1991

ANNUAL REPORT

BUSINESS OF 1991 AND 1990

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

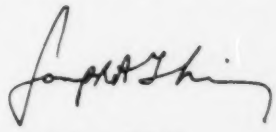
93-01415/

The Honourable Marion L. Reid
Lieutenant-Governor of the
Province of Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1991.

I have the Honour to Be,
Madam,
Your Obedient Servant,



Joseph A. Ghiz
Minister of Justice and
Attorney General

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

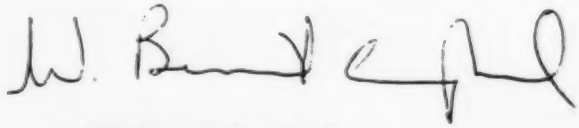
Honourable Joseph A. Ghiz
Minister of Justice and Attorney General
Province of Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1991.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1990 Report.

Respectfully submitted,



W. Bennett Campbell
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1991

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1988, Cap. I-4):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Class(es)

Abbey Life Insurance Company of Canada	LS
ACTRA Fraternal Benefit Society	LS
Aegon Insurance Company (U.K.) Limited	FO
Aetna Casualty & Surety Company	FASO
Aetna Life Insurance Company	LS
Aetna Life Insurance Company of Canada	LS
Affiliated FM Insurance Company	FO
Alexander Hamilton Life Insurance Company of North America	LS
Allendale Mutual Insurance Company	FO
Allstate Insurance Company	FAO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
Alta Surety Company	O
American Bankers Insurance Company of Florida	FSO
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American Income Life Insurance Company	LS
American Life Insurance Company	LS
The American Road Insurance Company	FAO
AMEX Life Assurance Company	LS
Argonaut Insurance Company	FASO
Arkwright Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Avemco Insurance Company	SO
AXA Home Insurance Company	FAO
Balboa Life Insurance Company	LS
Bankers Life & Casualty Company	LS
Blue Cross of Atlantic Canada	S
Blue Cross Life Insurance Company of Canada	LS
The Boiler Inspection and Insurance Company of Canada	FO
The British Aviation and Insurance Company Limited	SO
The Canada Life Assurance Company	LS
Canada Life Casualty Insurance Company	FAO
Canadian Foresters Life Insurance Society	L
Canadian General Insurance Company	FAO
Canadian Lawyers Insurance Association	O
Canadian Millers' Mutual Fire Insurance Company	FAO
The Canadian Provincial Insurance Company	FASO

The Canadian Surety Company	FASO
Centennial Insurance Company	FAO
Chateau Insurance Company	FASO
Chequers Insurance Company	FAO
Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
CIGNA Insurance Company of Canada	FASO
CIGNA Life Insurance Company of Canada	LS
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of Canada	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FASO
Commercial Union Assurance Company plc	FO
Commercial Union Assurance Company of Canada	FASO
Commercial Union Life Assurance Company of Canada	LS
Commonwealth Insurance Company	FAO
Confederation Life Insurance Company	LS
Consolidated Life Assurance Company Limited	LS
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
Continental Casualty Company	FASO
The Continental Insurance Company	FAO
The Continental Insurance Company of Canada	FAO
Cooperants Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	O
Coseco Insurance Company	FAO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
CUMIS General Insurance Company	FASO
CUMIS Life Insurance Company	LS
The Dominion of Canada General Insurance Company	FASO
The Dominion Insurance Corporation	FAO
Eagle Star Insurance Company Limited	O
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FAO
Electrical Workers' Benefit Association	L
Elite Insurance Company	FAO
The Empire Life Insurance Company	LS
Employers Insurance of Wausau A Mutual Company	FASO
Employers Reinsurance Corporation	O
Federal Insurance Company	FASO
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
Fireman's Fund Insurance Company	FAO
First American Title Insurance Company	O
First North American Insurance Company	S
Ford Life Insurance Company	LS
Foremost Insurance Company, Grand Rapids, Michigan	FAO

GAN Canada Insurance Company	FASO
The General Accident Assurance Company of Canada	FASO
General American Life Insurance Company	LS
General Insurance Corporation of New Brunswick	FAO
Gerling Global General Insurance Company	FO
Gerling Global Life Insurance Company	LS
Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America, Benefit Fund	L
Granite Insurance Company	FASO
Great American Insurance Company	FASO
The Great-West Life Assurance Company	LS
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
The Halifax Insurance Company	FASO
Hartford Fire Insurance Company	FASO
Hartford Insurance Company of Canada	FASO
Herald Insurance Company	FAO
Highland Group Insurance Limited	F
The Home Insurance Company	FASO
Icarom plc	FAO
The Imperial Life Assurance Company of Canada	LS
Industrial-Alliance Life Insurance Company	LS
Insurance Company of North America	FASO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General International Insurance Company Ltd.	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurentian Casualty Company of Canada	FASO
Laurentian General, Insurance Company Inc.	FASO
Laurentian Life Insurance Company of Canada	LS
The Laurentian Life Inc.	LS
The Laurentian Life, Insurance Company Inc.	LS
The Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
Life Insurance Company of North America	LS
Life Investors Insurance Company of America	LS
The Lincoln National Life Insurance Company	LS
The London Assurance (Discontinuing)	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Longroup Insurance Company	FASO
Lumbermens Mutual Casualty Company	FAO
Lumbermen's Underwriting Alliance	FO
The Manufacturers Life Insurance Company	LS
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Massachusetts Indemnity and Life Insurance Company	LS

Metropolitan General Insurance Company	FAO
Metropolitan Insurance Company	FAO
Metropolitan Life Insurance Company	LS
Metropolitan Life Insurance Company of Canada	LS
MIC Life Insurance Corporation	LS
The Mortgage Insurance Company of Canada	FO
Motors Insurance Corporation	FAO
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
NN Life Insurance Company of Canada	LS
NAC Reinsurance Corporation	FASO
National Fidelity Life Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
New York Life Insurance Company of Canada	LS
Niagara Fire Insurance Company	FAO
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Life Assurance Company	LS
North American Life and Casualty Company	LS
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Old Republic Insurance Company	FAO
The Order of United Commercial Travelers of America	L
Orion Insurance Company plc	FAO
Pacific Employers Insurance Company (Discontinuing)	FASO
Pafco Insurance Company Limited	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FAO
Phoenix Assurance Public Limited Company	FASO
The Phoenix Insurance Company	FAO
Pierce National Life Insurance Company	L
Portage la Prairie Mutual Insurance Company	FAO
Primerica Life Insurance Company of Canada	LS
Prince Edward Island Mutual Fire Insurance Company	F
Progressive Casualty Insurance Company	FAO
Protection Mutual Insurance Company	FO
Provident Life and Accident Insurance Company	LS
Prudasco Assurance Company	FASO
The Prudential of America General Insurance Company (Canada)	FAO
Prudential of America Life Insurance Company (Canada)	LS
The Prudential Assurance Company of England Property and Casualty (Canada)	FASO
The Prudential Assurance Company Limited	LFASO
The Prudential Group Assurance Company of England (Canada)	S
The Prudential Insurance Company of America	LSO
The Prudential Life Assurance Company of England (Canada)	LS
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
Royal Life Insurance Company of Canada	L
Scottish & York Insurance Co. Limited	FASO
Seaboard Life Insurance Company	LS

Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Security Insurance Company of Hartford	FASO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
Skandia Group Insurance Company Ltd.	FAO
La Societe d'Assurance des Caisses Populaires Acadiennes	L
The Solidarity Life Insurance Company	LS
The Sovereign General Insurance Company	FASO
The Sovereign Life Insurance Company	LS
St. Paul Fire and Marine Insurance Company	FASO
The Standard Life Assurance Company	LS
The Standard Life Assurance Company of Canada	L
Stewart Title Guaranty Company	O
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company (Canada)	LS
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company Limited	FAO
Toronto General Insurance Company	FAO
Toronto Mutual Life Insurance Company	LS
Trade Indemnity plc	O
Traders General Insurance Company	FASO
Trafalgar Insurance Company of Canada	FA
Transamerica Insurance Company	FAO
Transamerica Life Insurance Company of Canada	LS
Transamerica Occidental Life Insurance Company	LS
Transit Insurance Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
The Travelers Insurance Company	LS
Underwriters Insurance Company	AO
Unifund Assurance Company	FASO
Union of Canada Life Insurance/Union du Canada Assurance-Vie	L
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FAO
UNUM Life Insurance Company	LS
UNUM Life Insurance Company of America	LS
Utica Mutual Insurance Company	FAO
Voyageur Insurance Company	FS
The Wawanesa Mutual Insurance Company	FAO
The Wawanesa Mutual Life Insurance Company	LS
Wellington Insurance Company	FASO
Westbury Canadian Life Insurance Company	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FAO
Zurich Indemnity Company of Canada	FASO
Zurich Insurance Company	FAO
Zurich Life & Health Insurance Company of Canada	LS
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME

For the Year Ended December 31, 1991

	1991	1990
UNDERWRITING INCOME		
Premiums written	$ 6,166,101	$ 5,891,986
Less: reinsurance premiums	568,081	476,457
Net premiums written	5,598,020	5,415,529
Less: increase in unearned premiums	134,766	21,729
Net premiums earned	**5,463,254**	**5,393,800**
EXPENSES		
Adjusting	349,255	275,768
Advertising	55,644	23,101
Canada Pension Plan	17,250	14,161
Conventions, courses and travel	33,864	37,737
Depreciation	42,682	53,153
Directors fees	112,081	110,768
Donations	12,700	19,575
Fire prevention tax	61,661	55,237
Group Insurance	15,540	16,596
Loss prevention	75,689	66,852
Losses incurred - net of reinsurance recoveries; 1991 - $263,824, 1990 - $536,565	3,453,680	3,770,196
Office supplies	53,000	67,593
Other administration costs	80,083	83,178
Postage	41,117	58,768
Premium acquisition expenses	870,686	876,155
Salaries	513,046	452,761
Telephone	39,854	35,770
Unemployment insurance	21,398	21,836
	5,849,230	**6,039,205**
Net underwriting loss	(385,976)	(645,405)
OTHER INCOME		
Net interest	1,198,765	1,161,473
Refund from surplus from reinsurer	364,665	
Net office rental	(2,009)	(223)
Miscellaneous	2,306	10,212
Gain on sale of investments	61,805	
	1,625,532	1,171,462
Income before refund from surplus	1,239,556	526,057
Refund from surplus	616,610	
Income before income taxes	622,946	526,057
Income taxes	80,425	60,948
Net Income	**$ 542,521**	**$ 465,109**

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1991

	1991	1990
ASSETS		
Cash	$ 256,464	$ 568,182
Receivables (Note 2)	501,168	441,332
Prepaid items	4,650	5,312
Deferred premium acquisition expenses	488,091	474,422
Investments (Note 3)	12,445,563	11,001,083
Land, building and equipment (Note 4)	252,820	284,299
	$13,948,756	**$12,774,630**
LIABILITIES		
Payables and accruals	$ 123,238	$ 154,114
Income taxes payable	19,465	9,588
Refund from surplus payable (Note 6)	616,610	
Unpaid claims	766,258	865,030
Unearned premiums	3,403,180	3,268,414
	4,928,751	**4,297,146**
EQUITY		
Policyholders security fund, beginning of year	8,477,484	8,012,375
Net income	542,521	465,109
Policyholders security fund, end of year	9,020,005	8,477,484
	$13,948,756	**$12,774,630**

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
STATEMENT OF CHANGES
IN FINANCIAL POSITION
FOR THE YEAR ENDED DECEMBER 31, 1991

	1991	1990
Resources provided		
OPERATIONS		
Net income	$ 542,521	$ 465,109
ADJUSTMENTS TO CONVERT INCOME TO A CASH BASIS		
Increase in unearned premiums	134,766	21,729
Decrease in claims payable	(98,772)	(438,812)
Decrease (Increase) in receivables	(59,836)	11,963
Decrease in prepaid items	662	3,912
Increase (Decrease) in deferred premium acquisition expenses	(13,669)	20,913
Increase (decrease) in other payables	(30,876)	55,748
Decrease (Increase) in taxes payable	9,877	(41,730)
Increase in refund from surplus payable	616,610	
Loss on sale of equipment	10,389	3,746
Depreciation	44,850	55,443
	1,156,522	158,021
Proceeds from sale of equipment and vehicle	11,220	1,087
	1,167,742	159,108
Resources applied		
Purchase of building, equipment and vehicle	34,980	88,147
Increase in resources	1,132,762	70,961
Investments and cash, beginning of year	11,569,265	11,498,304
Investments and cash end of year	**$12,702,027**	**$11,569,265**

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1991

1. Accounting Policies

(a) Depreciation
Depreciation of fixed assets is recorded on the dimimishing balance method at the rates indicated in Note 4.

(b) Unearned premiums
The unearned premium reserve is based on the unexpired term of all policies of the company in force as at December 31.

(c) Deferred premium acquisition expenses
Deferred premium acquisition expenses are those expenses such as agents' commissions, which relate directly to the acquisition of premiums. These expenses, to the extent that they are considered recoverable, are deferred and amortized over the terms of the related premiums.

(d) Investment income and bond discounts and premiums
Investment income is accounted for on the accrual basis and bond discounts and premiums amortized over the terms of the investments.

(e) Unpaid claims
The provision for unpaid claims is intended to cover the reported and unreported losses incurred prior to the company's year end net of recoveries from reinsurers.

2. Receivables

	1991	1990
Policyholders for premiums	$ 200,454	$ 179,391
Reinsurance		3,762
Accrued interest	275,508	240,107
Other	25,206	18,072
	$ 501,168	**$ 441,332**

3. Investments

	Cost	Market Value
Bonds at par less unamortized purchase discounts and premiums	$ 10,834,863	$ 11,466,104
Deposit certificates at cost	1,610,700	1,610,700
	$ 12,445,563	**$ 13,076,804**

4. Land, building and equipment

	Rate	Cost	Accumulated Depreciation
Land		$ 31,000	
Building	5%	249,435	$ 140,055
Office equipment	20%	126,189	80,724
Computer equipment	30%	128,743	77,603
Motor vehicle	30%	18,538	5,561
Parking lot	8%	5,570	2,712
		$ 559,475	**$ 306,655**

5. Reinsurance

The company follows the policy of underwriting and reinsuring contracts of insurance which, in the main, limits the liability of the company to a maximun amount on any one property loss to $200,000 or liability loss to $100,000. The reinsurance contracts also limit the company's liability on the sum of all individual losses arising out of one event to $800,000. In addition, the company has obtained reinsurance which limits the company's overall liability on losses to a maximum of 100% of the company's earned premium.

6. Refund from surplus

The Board of Directors declared a refund from surplus, payable to all policyholders with policies in force on December 31, 1991, at the rate of 10% of premiums.

7. Refund from surplus from reinsurer

In fiscal 1991, the Board of Directors of Farm Mutual Reinsurance Plan Inc., our reinsurers declared refunds from surplus payable to qualifying member companies. Our proportionate share of the refunds was $364,665.

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1991

	1991	1990
ASSETS		
Cash	$ 98,281	
Accounts receivable	13,471	
Prepaid expense	2,878	$ 4,714
Investment (Note 1)	155,868	301,282
Land and building (Note 2)	473,917	492,272
	$ 744,415	$ 798,268
LIABILITIES		
Bank Indebtedness		$ 13,106
Payables and accruals (Note 3)	$ 4,148	5,403
Income taxes payable	25,908	20,609
Unearned premiums	14,758	14,616
	44,814	53,734
Deferred income taxes	5,758	5,449
SHAREHOLDER' EQUITY		
Capital stock (Note 4)	305,000	355,000
Retained earnings	388,843	384,085
	693,843	739,085
	$ 744,415	**$ 798,268**

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1991

	1991	1990
Gross premiums	$ 81,057	$ 80,482
(Increase) in unearned premiums	(142)	(426)
Reinsurance premiums (Note 5)	(9,965)	(11,757)
	70,950	68,299
Underwriting expenses		
Administrative	14,337	14,832
Fees, licenses and taxes	3,711	3,636
Losses incurred		2,500
	18,048	20,968
Income from insurance operations	52,902	47,331
Investment income	12,876	24,121
Rental income (Note 6)	16,011	14,602
Other income	686	686
Income before income taxes	82,475	86,740
Income taxes	26,217	20,629
Net income	56,258	66,111
Retained earnings, beginning of year	$ 384,085	$ 317,974
Net Income	56,258	66,111
Dividends	(51,500)	
Retained earnings, end of year	$ 388,843	$ 384,085

HIGHLAND GROUP INSURANCE LIMITED
STATEMENT OF CHANGES IN FINANCIAL POSITION
For the Year Ended December 31, 1991

	1991	1990
Cash provided from (used for)		
Operations		
Net income	$ 56,258	$ 66,111
Deferred income taxes	309	305
Depreciation	18,355	19,322
	74,922	85,738
Changes in		
Receivables	(13,471)	1,020
Prepaid expense	1,836	(1,987)
Payables and accruals	(1,255)	192
Income taxes payable	5,299	2,295
Unearned premiums	142	426
	67,473	87,684
Financing		
Redemption of preferred shares	(50,000)	(57,000)
Dividends	(51,500)	
Net cash provided	(34,027)	30,684
Cash and investments, net of bank indebtedness		
Beginning of year	288,176	257,492
End of year	$ 254,149	$ 288,176

HIGHLAND GROUP INSURANCE LIMITED
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1991

1. INVESTMENTS

	1991	1990
50 - $1,000, 3% Government of Canada bonds at cost plus amortized discount maturing 1996 (market value $43,875)	$ 43,805	$ 42,490
Investors rate account, at cost	112,063	258,792
	$ 155,868	$ 301,282

2. LAND AND BUILDING

	Rate	Cost	Accumulated Depreciation	1991 Net Book Value	1990 Net Book Value
Land		$ 125,163		$ 125,163	$125,163
Building	5%	429,009	$80,255	348,754	367,109
		$ 554,172	$ 80,255	$ 473,917	$ 492,272

The building is depreciated on a declining balance basis.

3. PAYABLES AND ACCRUALS

	1991	1990
Trade	$ 42	$ 1,066
General and assistant managers	4,106	4,337
	$ 4,148	$ 5,403

4. CAPITAL STOCK

		1991	1990
Authorized			
1000	9% non-redeemable non-cumulative preferred shares with par value of $100 each		
4000	9% redeemable, non-cumulative preferred shares with par value of $100 each (500 shares redeemed during 1991)		
500	common shares with par value of $10		
Issued and outstanding			
1000 non-redeemable preferred shares		$ 100,000	$ 100,000
2500 redeemable preferred shares		200,000	250,000
500 common shares		5,000	5,000
		$ 305,000	$ 355,000

5. REINSURANCE PREMIUMS

	1991	1990
Treaty	$ 2,600	$ 2,500
Facultative	7,365	9,257
	$ 9,965	$ 11,757

6. RENTAL INCOME

	1991	1990
Rentals	$ 50,000	$ 50,000
Expenses		
Depreciation	18,355	19,322
Insurance	2,215	2,865
Property tax	13,419	13,211
Repairs	13,471	
	47,460	35,398
	$ 2,540	$ 14,602

7. RELATED PARTY TRANSACTIONS

Gross premiums - parent and associated company	$ 81,057	$ 80,056
Rental - associated company	50,000	50,000
	$ 131,057	$ 130,056

Administrative expenses of $3,000 were paid to associated companies

8. REINSURANCE

The company follows the policy of underwriting and reinsuring its contracts of insurance which limits the liability of the company to a maximum amount on any one property loss to $100,000. In addition, the company has obtained reinsurance having an upper limit of $400,000 which limits the company's liability to $100,000 in the event of a series of claims arising out of a single occurrence.

COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES
1991

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	19,623,311	17,634,680		89.87
Automobile	36,972,000	34,638,000		93.69
Accident & Sickness	28,733,129	24,958,362		86.86
All Other Classes	5,991,000	11,145,000		186.0
TOTAL (a)	91,319,440	88,376,042		96.78
LIFE INSURANCE (including annuities)	64,023,869	10,473,684	Death Claims	
		52,593	Disability Claims	
		238,404	Matured Endowments	
		7,746,810	Total Annuity Payments	
		12,640,448	Surrender Values	
		6,640,633	Dividends	
TOTAL (b)	64,023,869	37,792,572		59.03
GRAND TOTAL (a) (b)	155,343,309	126,168,614		81.22

COMPARISON SUMMARY OF TOTAL BUSINESS IN ALL CLASSES 1990

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	19,791,468	12,822,696		64.79
Automobile	33,839,000	35,335,000		104.4
Accident & Sickness	26,520,329	20,665,523		77.92
All Other Classes	5,649,000	3,204,000		56.72
TOTAL (a)	85,799,797	72,027,219		83.95
LIFE INSURANCE (including annuities)	47,394,231	8,415,115	Death Claims	
		233,860	Disability Claims	
		257,730	Matured Endowments	
		158,564	Total Annuity Payments	
		2,373,589	Surrender Values	
		5,493,118	Dividends	
TOTAL (b)	47,394,231	16,931,976		35.73
GRAND TOTAL (a) (b)	133,194,028	88,959,195		66.79

TABLE "A"

LIFE INSURANCE

Exhibit of policies in force (direct) in Prince Edward Island

Insurer	Policies in Force End of 1990		New Issued and Other Additions in 1991		Policies in Force End of 1991	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	42	23,313,290	1	5,407,479	43	28,720,769
ACTRA Fraternal Benefit Society	28	660,500	12	389,000	40	1,049,500
Aetna Life Insurance Company	1	5,000			1	5,000
Aetna Life Insurance Company of Canada	356	20,221,076	8	(995,943)	364	19,225,133
Alexander Hamilton Life Insurance Company of America	1,064	7,511,675	630	1,779,073	1,694	9,290,748
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	108	4,863,000	22	876,000	130	5,739,000
American Bankers Life Assurance Company of Florida		5,766,625		602,670	0	6,369,295
American Income Life Insurance Company						
American Life Insurance Company	52	7,523,000	1	100,000	53	7,623,000
AMEX Life Assurance Company	2	200			2	200
Assumption Mutual Life Insurance Company	523	19,320,754	77	5,921,327	600	25,242,081
Balboa Life Insurance Company	2	10,814,909		8,846,577	2	19,661,486
Bankers Life & Casualty Company						
Blue Cross Life Insurance Company of Canada	1,425	76,948	228	9,743	1,653	86,691
The Canada Life Assurance Company	3,115	265,318,179	416	226,437,199	3,531	491,755,378
Canadian Foresters Life Insurance Society	18	106,702	1	5,738	19	112,440
Chrysler Life Insurance Company of Canada	11	95,207			11	95,207
CIGNA Life Insurance Company of Canada		500		127,660		128,160
The Citadel Life Assurance Company					0	0
College Retirement Equities Fund						
Colonia Life Insurance Company	154	16,218	21	1,925	175	18,143
Combined Insurance Company of America	9	134,000	9	225,000	18	359,000
Commercial Union Life Assurance Company of Canada	749	34,269,468	277	4,800,675	1,026	39,070,143
Confederation Life Insurance Company	770	513,545,389	1	83,322,467	771	596,867,856
Consolidated Life Assurance Company Limited			483	1,698,000	483	1,698,000
Continental Assurance Company						
Co-operants Mutual Life Insurance Society	16	9,889,000	1	16,000	17	9,905,000
Co-operators Life Insurance Company	1,321	137,570,438	156	34,375,285	1,477	171,945,723
The Credit Life Insurance Company						
Crown Life Insurance Company	563	95,281,032	10	(15,646,707)	573	79,634,325
CUMIS Life Insurance Company	244	96,870,553	1	13,271,032	245	110,141,585
CUNA Mutual Insurance Society	35	149,882		120	35	150,002
Electrical Workers' Benefit Association	84	201,600	4	9,600	88	211,200
The Empire Life Insurance Company	822	12,017,402	1	28,489	823	12,045,891
The Equitable Life Insurance Company of Canada	20	11,576,305	4	157,363	24	11,733,668
Financial Life Assurance Company of Canada	28	7,086,000	18	5,576,000	46	12,662,000
Ford Life Insurance Company	210	4,753,116	55	1,620,169	265	6,373,285
General American Life Insurance Company		11,667		556		12,223
Gerling Global Life Insurance Company	18	1,798,720	5	1,341,500	23	3,140,220
Glacier National Life Assurance Company	4	6			4	6
Globe Life Insurance Company	5	33,893			5	33,893

LIFE INSURANCE

Exhibit of policies in force (direct) in Prince Edward Island

Insurer	Policies in Force End of 1990 No.	Policies in Force End of 1990 Amount	New Issued and Other Additions in 1991 No.	New Issued and Other Additions in 1991 Amount	Policies in Force End of 1991 No.	Policies in Force End of 1991 Amount
The Grand Orange Lodge of British America-Benefit Fund	119	379,333	1	22,452	120	401,785
The Great-West Life Assurance Company	1,320	284,434	587	99,988	1,907	384,422
The Imperial Life Assurance Company of Canada	6,029	252,475,676	834	144,679,598	6,863	397,155,274
Industrial-Alliance Life Insurance Company						
John Alden Life Insurance Company						
John Hancock Mutual Life Insurance Company	5	153,641		6,475	5	160,116
Knights of Columbus	837	12,604,383	30	739,936	867	13,344,319
Laurentian Life Insurance Company of Canada	112	2,150			112	2,150
Laurentian Life Inc.	23	10,066,000	7	5,283,000	30	15,349,000
The Laurentian Life & Health Insurance Corporation	16	727,000		225,000	16	952,000
Laurier Life Insurance Company	335	52,296,714	27	4,312,000	362	56,608,714
Life Insurance Company of North America						
Life Investors Insurance Company of America	103	1,229	80	1,271	183	2,500
Lincoln National Life Insurance Company						
London Life Insurance Company	1,696	63,087,514	223	12,361,979	1,919	75,449,493
The Manufacturers Life Insurance Company	1,460	86,122,095	61	19,217,261	1,521	105,339,356
The Maritime Life Assurance Company	738	165,683,966	13	14,288,096	751	179,972,062
Massachusetts Indemnity & Life Insurance Company	6	1,250,000	8	1,410,000	14	2,660,000
Massachusetts Mutual Life Insurance Company	1	13,293			1	13,293
Metropolitan Life Insurance Company	2,708	47,179,427	7	716,904	2,715	47,896,331
Metropolitan Life Insurance Company of Canada	91	12,098,892	32	4,343,016	123	16,441,908
MIC Life Insurance Corporation	1,152	9,648,528			1,152	9,648,528
The Mutual Life Assurance Company of Canada	8,854	634,662,412	1,032	119,139,851	9,886	753,802,263
The Mutual Life Insurance Company of New York	4	136,247		83	4	136,330
Mutual of Omaha Insurance Company	1,409	51,052,477	242	12,388,116	1,651	63,440,593
NN Life Insurance Company of Canada	114	5,216,623	97	6,007,170	211	11,223,793
National Fidelity Life Insurance Company						
The National Life Assurance Company of Canada	89	15,329,538	92	12,864,161	181	28,193,699
New York Life Insurance Company	116	40,084,514		5,055,259	116	45,139,773
New York Life Insurance Company of Canada			2	600,000	2	600,000
North American Life Assurance Company	461	21,490,963	13	7,494,943	474	28,985,906
North American Life and Casualty Company	18	70,250	1	1,000	19	71,250
The North West Life Assurance Company of Canada	11	511			11	511
Norwich Union Life Insurance Society	68	2,919,908	28	155,509	96	3,075,417

LIFE INSURANCE

Exhibit of policies in force (direct) in Prince Edward Island

Insurer	Policies in Force End of 1990		New Issued and Other Additions in 1991		Policies in Force End of 1991	
	No.	Amount	No.	Amount	No.	Amount
The Order of United Commercial Travelers of America						
The Paul Revere Life Insurance Company	6	1,033,363	3	845,112	9	1,878,475
Pennsylvania Life Insurance Company	56	615,709		16,452	56	632,161
Pierce National Life Insurance Company						
Primerica Life Insurance Company of Canada	3	220,000			3	220,000
Provident Life and Accident Insurance Company						
The Prudential of America Life Insurance Company (Canada)						
The Prudential Assurance Company Limited	170	129,910,855	9	9,904,851	179	139,815,706
The Prudential Insurance Company of America	5,267	220,388,006	209	31,374,354	5,476	251,762,360
The Prudential Life Assurance Company of England (Canada)	7	384,250		21,055,000	7	21,439,250
Reliable Life Insurance Company	13	15,025,186		13,958,059	13	28,983,245
Royal Life Insurance Company of Canada	24	1,203,244	30	4,399,823	54	5,603,067
Seaboard Life Insurance Company	41	23,806,752	7	13,580,647	48	37,387,399
La Societe d'Assurance des Caisses Populaires Acadiennes	29	9,666,540		220,999	29	9,887,539
The Solidarity Life Insurance Company					0	0
The Sovereign Life Insurance Company	206	5,627,393	9	765,636	215	6,393,029
The Standard Life Assurance Company	608	28,213,037	160	15,016,097	768	43,229,134
The Standard Life Assurance Company of Canada						
Sun Alliance and London Assurance Company (Canada)	138	15,018,481	106	5,332,881	244	20,351,362
Sun Alliance and London Assurance Company Limited	101	5,161,149	6	171,856	107	5,333,005
Sun Life Assurance Company of Canada	5,749	343,506,543	563	67,441,237	6,312	410,947,780
Teachers Insurance and Annuity Association of America	1	24,840			1	24,840
Toronto Mutual Life Insurance Company	55	1,106,711	5	581,249	60	1,687,960
Transamerica Life Insurance Company of Canada	339	39,763,291	36	4,721,500	375	44,484,791
Transamerica Occidental Life Insurance Company	139	4,005,938	2	232,650	141	4,238,588
The Travelers Insurance Company		914,885				914,885
Union of Canada Life Insurance/ Union du Canada						
Assurance-Vie	1	50,000			1	50,000
UNUM Life Insurance Company						
UNUM Life Insurance Company of America	1	5,000			1	5,000

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LIFE INSURANCE

Exhibit of policies in force (direct) in Prince Edward Island

Insurer	Policies in Force End of 1990		New Issued and Other Additions in 1991		Policies in Force End of 1991	
	No.	Amount	No.	Amount	No.	Amount
The Wawanesa Mutual Life Insurance Company	315	19,060,933	56	5,079,352	371	24,140,285
Westbury Canadian Life Insurance Company	2,789	114,593,762	(664)	3,661,774	2,125	118,255,536
The Western Life Assurance Company	18	1,306,031	2	201,231	20	1,507,262
Zurich Life & Health Insurance Company of Canada	5	1,611,000	1	913,000	6	2,524,000
Zurich Life Insurance Company of Canada	47	2,793,133	4	263,000	51	3,056,133
TOTALS	**55,822**	**3,760,856,004**	**6,403**	**951,453,825**	**62,225**	**4,712,309,829**

TABLE "B"

LIFE INSURANCE 1991

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	27,327	60,159	87,486				87,486
ACTRA Fraternal Benefit Society	2,672		2,672	31,225		31,225	33,897
Aetna Life Insurance Company	581		581				581
Aetna Life Insurance Company of Canada	181,945	10,131	192,076	64,539	17,687	82,226	274,302
Alexander Hamilton Life Insurance Company of America		100,026	100,026				100,026
Allstate Life Insurance Company							
Allstate Life Insurance Company of Canada	19,302	5,364	24,666	36,740		36,740	61,406
American Bankers Life Assurance Company of Florida		20,090	20,090				20,090
American Income Life Insurance Company							
American Life Insurance Company	29,681		29,681				29,681
AMEX Life Assurance Company		1	1				1
Assumption Mutual Life Insurance Company	175,231	8,194	183,425	85,805		85,805	269,230
Balboa Life Insurance Company		165,738	165,738				165,738
Bankers Life & Casualty Company							
Blue Cross Life Insurance Company of Canada	98,753	183,292	282,045				282,045
The Canada Life Assurance Company	1,806,709	2,099,922	3,906,631	2,268,766	9,222,448	11,491,214	15,397,845
Canadian Foresters Life Insurance Society	2,009		2,009	3,480		3,480	5,489
Chrysler Life Insurance Company of Canada		(54)	(54)				(54)
CIGNA Life Insurance Company of Canada							
The Citadel Life Assurance Company			0			0	0
College Retirement Equities Fund							
Colonia Life Insurance Company	82,215		82,215				82,215
Combined Insurance Company of America	537	1,182	1,719				1,719
Commercial Union Life Assurance Company of Canada	65,903	51,875	117,778	66,587		66,587	184,365
Confederation Life Insurance Company	81,935	1,793,199	1,875,134		330	330	1,875,464
Consolidated Life Assurance Company Limited		18,000	18,000				18,000
Continental Assurance Company							
Co-operants Mutual Life Insurance Society	1,000	37,000	38,000				38,000
Co-operators Life Insurance Company	325,783	94,150	419,933	233,790	371,229	605,019	1,024,952
The Credit Life Insurance Company							
Crown Life Insurance Company	210,590	265,684	476,274	5,547	347,679	353,226	829,500
CUMIS Life Insurance Company	21,851	378,304	400,155		97,040	97,040	497,195
Cuna Mutual Insurance Society	2,210		2,210				2,210
Electrical Workers' Benefit Association	1,168		1,168				1,168
The Empire Life Insurance Company	102,826	7,563	110,389	46,852		46,852	157,241
The Equitable Life Insurance Company of Canada	8,881	39,280	48,161	9,348		9,348	57,509

TABLE "B"

LIFE INSURANCE 1991

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Financial Life Assurance Company of Canada	55,387		55,387				55,387
Ford Life Insurance Company		9,739	9,739				9,739
General American Life Insurance Company		30	30				30
Gerling Global Life Insurance Company	11,258		11,258				11,258
Glacier National Life Assurance Company							
Globe Life Insurance Company	3,881		3,881				3,881
The Grand Orange Lodge of British America-Benefit Fund	15,258		15,258				15,258
The Great-West Life Assurance Company	477,000	532,000	1,009,000	108,000	597,000	705,000	1,714,000
The Imperial Life Assurance Company of Canada	4,778,353	86,817	4,865,170	1,545,761	77,549	1,623,310	6,488,480
Industrial-Alliance Life Insurance Company	7,000	4,000	11,000		5,000	5,000	16,000
John Alden Life Insurance Company							
John Hancock Mutual Life Insurance Company	377	732	1,109				1,109
Knights of Columbus	182,151		182,151	15,510		15,510	197,661
Laurentian Life Insurance Company of Canada	29,975		29,975			0	29,975
The Laurentian Life Inc.		(1,000)	(1,000)		69,000	69,000	68,000
The Laurentian Life & Health Insurance Corporation	2,000		2,000	4,000		4,000	6,000
Laurier Life Insurance Company	180,194		180,194				180,194
Life Insurance Company of North America							
Life Investors Insurance Company of America		11	11				11
Lincoln National Life Insurance Company							
London Life Insurance Company	503,853	96,590	600,443	66,595		66,595	667,038
The Manufacturers Life Insurance Company	590,060	107,280	697,340	644,372	542,997	1,187,369	1,884,709
The Maritime Life Assurance Company	251,343	294,503	545,846	495,656	232,926	728,582	1,274,428
Massachusetts Indemnity & Life Insurance Company	6,080		6,080	1,384		1,384	7,464
Metropolitan Life Insurance Company	124,039	140,046	264,085	6,831		6,831	270,916
Metropolitan Life Insurance Company of Canada	85,580		85,580				85,580
MIC Life Insurance Corporation		14,043	14,043				14,043
The Minnesota Mutual Life Insurance Company	797	217	1,014				1,014
The Mutual Life Assurance Company of Canada	5,160,815	138,602	5,299,417	5,880,670	2,697,505	8,578,175	13,877,592
The Mutual Life Insurance Company of New York	440		440				440
Mutual of Omaha Insurance Company	529,068	23,422	552,490	873		873	553,363

TABLE "B"

LIFE INSURANCE 1991

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
NN Life Insurance Company of Canada	180,671		180,671	61,283		61,283	241,954
National Fidelity Life Insurance Company							
The National Life Assurance Company of Canada	321,769	8,126	329,895		1,074,020	1,074,020	1,403,915
New York Life Insurance Company	67,228	140,904	208,132				208,132
New York Life Insurance Company of Canada	7,176		7,176	550		550	7,726
North American Life Assurance Company	142,288	84,574	226,862	5,229	89,873	95,102	321,964
North American Life and Casualty Company	807		807				807
The North West Life Assurance Company of Canada	739		739				739
Norwich Union Life Insurance Society	24,319	1,162	25,481				25,481
The Order of United Commercial Travelers of America			0			0	0
The Paul Revere Life Insurance Company	2,502	3,224	5,726				5,726
Pennsylvania Life Insurance Company	4,286	260	4,546				4,546
Pierce National Life Insurance Company	95,983		95,983				95,983
Primerica Life Insurance Company of Canada	197		197				197
Provident Life and Accident Insurance Company							
The Prudential of America Life Insurance Company (Canada)							
The Prudential Assurance Company Limited	69,888	180,193	250,081	122,071		122,071	372,152
The Prudential Insurance Company of America	1,173,102	218,058	1,391,160	2,354,984	67,934	2,422,918	3,814,078
The Prudential Life Assurance Company of England (Canada)	1,148	102,436	103,584	1,600	5,103	6,703	110,287
Reliable Life Insurance Company	2,937	47,455	50,392				50,392
Royal Life Insurance Company of Canada	13,711	293	14,004	135,675		135,675	149,679
Seaboard Life Insurance Company	8,764	304,615	313,379	45,582		45,582	358,961
La Societe d'Assurance des Caisses Populaires Acadiennes	1,725	39,369	41,094				41,094
The Solidarity Life Insurance Company			0			0	0
The Sovereign Life Insurance Company	39,987		39,987	1,894		1,894	41,881
The Standard Life Assurance Company	298,081	13,241	311,322	774,600	339,424	1,114,024	1,425,346
The Standard Life Assurance Company of Canada							
Sun Alliance and London Assurance Company (Canada)	50,514		50,514	1,801		1,801	52,315
Sun Alliance and London Assurance Company Limited	31,333	660	31,993				31,993
Sun Life Assurance Company of Canada	3,157,717	405,743	3,563,460	1,996,804	(161,538)	1,835,266	5,398,726
Teachers Insurance and Annuity Association of America	78		78				78
Toronto Mutual Life Insurance Company	8,316		8,316				8,316

TABLE "B"

LIFE INSURANCE 1991

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Transamerica Life Insurance Company of Canada	124,790		124,790	778		778	125,568
Transamerica Occidental Life Insurance Company	23,643	178	23,821				23,821
The Travelers Insurance Company		1,554	1,554				1,554
Union of Canada Life Insurance/Union du Canada Assurance-Vie	497		497				497
UNUM Life Insurance Company							
UNUM Life Insurance Company of America	(7)		(7)				(7)
The Wawanesa Mutual Life Insurance Company	132,732		132,732	103,207		103,207	235,939
Westbury Canadian Life Insurance Company	234,960	116,339	351,299	144,095		144,095	495,394
The Western Life Assurance Company	11,293		11,293				11,293
Zurich Life & Health Insurance Company of Canada		12,536	12,536				12,536
Zurich Life Insurance Company of Canada	13,935		13,935				13,935
TOTALS	**22,491,127**	**8,467,052**	**30,958,179**	**17,372,484**	**15,693,206**	**33,065,690**	**64,023,869**

TABLE "C"

LIFE INSURANCE

1991

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance	O						91	
Company of Canada	G	6,233						6,324
ACTRA Fraternal	O							
Benefit Society	G				33,010			33,010
Aetna Life	O	125						
Insurance Company	G							125
Aetna Life Insurance	O	20,022		587	100,026	157,711	36,616	
Company of Canada	G	6,590			101,967	33,923		457,442
Alexander Hamilton Life	O							
Insurance Company of America	G	33,232						33,232
Allstate Life	O							
Insurance Company	G							
Allstate Life Insurance	O	(1,107)						
Company of Canada	G	229						(878)
American Bankers Life	O							
Assurance Company of Florida	G	11						11
American Income Life	O							
Insurance Company	G							
American Life	O							
Insurance Company	G							
AMEX Life	O							
Assurance Company	G							
Assumption Mutual Life	O	129,453		3,074		20,261		
Insurance Company	G	54,869				2,674		210,331
Balboa Life	O							
Insurance Company	G	35,815						35,815
Bankers Life &	O							
Casualty Company	G							
Blue Cross of	O							
Atlantic Canada	G							0
Blue Cross Life Insurance	O	3,152				4,491		
Company of Canada	G	100,000						107,643
The Canada Life	O	319,393		46,523	331,647	1,851,829	514,590	
Assurance Company	G	1,267,703	194		160,399	217,467		4,709,745
Canadian Foresters Life	O							
Insurance Society	G				27,134			27,134
Chrysler Life Insurance	O							
Company of Canada	G	35						35
CIGNA Life Insurance	O							
Company of Canada	G	(3)						(3)
The Citadel Life	O							
Assurance Company	G							0
College Retirement	O				8,328			
Equities Fund	G							8,328
Colonia Life	O				35,908	5,122		
Insurance Company	G							41,030
Combined Insurance	O							
Company of America	G							
Commercial Union Life	O	4,423	(28)			100,621	6,494	
Assurance Company of Canada	G	51,031			189	22,500		185,230
Confederation Life	O	38,841		18,635	296	192,153	74,808	
Insurance Company	G	1,452,799					64,991	1,842,523

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LIFE INSURANCE

1991

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Consolidated Life	O							
Assurance Company Limited	G							
Continental	O							
Assurance Company	G							
Co-operants Mutual Life	O							
Insurance Society	G							
Co-operators Life	O	71,000		3,000	10,585	42,501	44,142	
Insurance Company	G	201,621			23,109	297,134	104,869	797,961
The Credit Life	O							
Insurance Company	G							
Crown Life	O	19,841		6,254	35,279	38,164	17,110	
Insurance Company	G	135,750			1,692	98,337		352,427
CUMIS Life	O	16,072			2,020		1,687	
Insurance Company	G	331,479	1,725			1,996		354,979
CUNA Mutual	O	(15)			204	1,170	761	
Insurance Society	G							2,120
Electrical Workers'	O							
Benefit Association	G				2,400			2,400
The Empire Life	O	71,359		38,042	120,194	118,798	65,590	
Insurance Company	G	9,930					4,925	428,838
The Equitable Life	O			5,000	21,916	3,411	4,044	
Insurance Company of Canada	G	19,503					10,555	64,429
Financial Life Assurance	O	1,743						
Company of Canada	G							1,743
Ford Life	O							
Insurance Company	G							
General American Life	O							
Insurance Company	G							
Gerling Global Life	O	106				(3)	428	
Insurance Company	G							531
Glacier National Life	O							
Assurance Company	G							
Globe Life	O	17						
Insurance Company	G							17
The Grand Orange Lodge of	O							
British America-Benefit Fund	G				3,814			3,814
The Great-West Life	O	197		9	131	701	265	
Assurance Company	G	369			292	285		2,249
The Imperial Life	O	990,578			344,157	1,581,646	876,194	
Assurance Company of Canada	G	3,000			3,000	2,000		3,800,575
Industrial-Alliance Life	O							
Insurance Company	G							
John Alden Life	O							
Insurance Company	G							
John Hancock Mutual	O			2,500			475	
Life Insurance Company	G	60			64,058		(174)	66,919
Knights of	O							
Columbus	G				102,982			102,982

TABLE "C"

LIFE INSURANCE

1991

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Laurentian Life Insurance	O	5,220				1,222		
Company of Canada	G							6,442
The Laurentian	O							
Life Inc.	G							
The Laurentian Life	O							
Insurance Company Inc.	G							
Laurier Life	O	100,000						
Insurance Company	G							100,000
Life Insurance Company	O							
of North America	G							
Life Investors Insurance	O	1,128						
Company of America	G							1,128
Lincoln National Life	O							
Insurance Company	G							
London Life	O	52,396	10,860	1,167	9,402	145,691	218,241	
Insurance Company	G	2,075					5,739	445,571
The Manufacturers Life	O	104,388		1,248	1,895,103	(100,963)	146,129	
Insurance Company	G	1,153	8,239		428,115	1,724,479		4,207,891
The Maritime Life	O	76,460	166	8,000	154,584	416,193	34,209	
Assurance Company	G	52,269			6,166	221,551	2,984	972,582
Massachusetts Indemnity &	O					1,203		
Life Insurance Company	G							1,203
Massachusetts Mutual Life	O						37	
Insurance Company	G							37
Metropolitan Life	O	32,454	1,772	10,939	67,752	73,773	58,446	
Insurance Company	G	36,465	228		52,902	6,906	54,896	396,533
Metropolitan Life Insurance	O					2,008		
Company of Canada	G							2,008
MIC Life	O							
Insurance Corporation	G	27,370						27,370
The Mutual Life Assurance	O	1,054,403	28,000	21,652	649,349	2,060,958	2,495,790	
Company of Canada	G	105,017			611,143	690,784	7,825	7,724,921
The Mutual Life Insurance	O						674	
Company of New York	G							674
Mutual of Omaha	O	40,000		(400)		79,658	56,774	
Insurance Company	G	(255)				569		176,346
NN Life Insurance	O			2,144	28,519	22,936	338	
Company of Canada	G							53,937
National Fidelity Life	O							
Insurance Company	G							
The National Life Assurance	O	1,000				20,382	4,896	
Company of Canada	G	578,836			38,803	134,365	292,795	1,071,077
New York Life	O					33,991	24,751	
Insurance Company	G	38,788					101,575	199,105
New York Life Insurance	O					6,946	695	
Company of Canada	G							7,641
North American Life	O	18,242		(4,514)	135,114	100,925	66,076	
Assurance Company	G				30,296	26,354	758	373,251
North American Life and	O							
Casualty Company	G							
The North West Life Assurance	O			45,080				
Company of Canada	G							45,080

TABLE "C"

LIFE INSURANCE

1991

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Norwich Union Life	O	17,348				10,980	695	
Insurance Society	G							29,023
The Order of United Commercial	O							
Travelers of America	G							
The Paul Revere Life	O							
Insurance Company	G	407					117	524
Pennsylvania Life	O					1,000		
Insurance Company	G						114	1,114
Pierce National Life	O					91		
Insurance Company	G							91
Primerica Life Insurance	O							
Company of Canada	G							
Provident Life and Accident	O							
Insurance Company	G							
Prudential of America Life	O							
Insurance Company (Canada)	G							0
The Prudential Assurance	O	7,106			70,884	51,205	28,371	
Company Limited	G	25,500			36,305	16,143	24,760	260,274
The Prudential Insurance	O	124,794	1,006	1,964	12,930	566,778	359,443	
Company of America	G	130,128	407		17,103	800	270	1,215,623
The Prudential Life Assurance	O				8,703			
Company of England (Canada)	G	1,786			7,661	2,417		20,567
Reliable Life	O							
Insurance Company	G							
Royal Life Insurance	O				1,163	785	1,329	
Company of Canada	G							3,277
Seaboard Life	O	5,138			90,427	2,354	262	
Insurance Company	G	37,794						135,975
La Societe d'Assurance des	O							
Caisses Populaires Acadiennes	G							
The Solidarity Life	O							
Insurance Company	G							0
The Sovereign Life	O				14,661	23,707	2,276	
Insurance Company	G							40,644
The Standard Life	O	48,672			705,029	96,253	99,276	
Assurance Company	G				139,281	90,116		1,178,627
The Standard Life Assurance	O							
Company of Canada	G							
Sun Alliance and London	O					45,784	59	
Assurance Company (Canada)	G							45,843
Sun Alliance and London	O	18,398				1,281	3,643	
Assurance Company Limited	G							23,322
Sun Life Assurance	O	625,204		27,500	638,264	950,364	579,277	
Company of Canada	G	1,144,830			320,556	291,768	85,534	4,663,297
Teachers Insurance and Annuity	O				3,372		5,516	
Association of America	G							8,888
Toronto Mutual Life	O						48	
Insurance Company	G							48
Transamerica Life Insurance	O	101,103			2,994		985	
Company of Canada	G							105,082

TABLE "C"

LIFE INSURANCE

1991

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Transamerica Occidental Life	O	27,523						
Insurance Company	G							27,523
The Travelers	O							
Insurance Company	G	477	24				(257)	244
Union of Canada Life Insurance	O						46	
Union du Canada Assurance-Vie	G							46
UNUM Life	O							
Insurance Company	G							
UNUM Life Insurance	O						180	
Company of America	G							180
The Wawanesa Mutual	O	25,284			11,465	19,332	36,438	
Life Insurance Company	G							92,519
Westbury Canadian Life	O	279,941						
Insurance Company	G	128,536					9,564	418,041
The Western Life	O	850					127	
Assurance Company	G							977
Zurich Life & Health	O							
Insurance Company of Canada	G							
Zurich Life Insurance	O				24,027	4,467	471	
Company of Canada	G							28,965
TOTALS		**10,473,684**	**52,593**	**238,404**	**7,746,810**	**12,640,448**	**6,640,633**	**37,792,572**

TABLE "D"

PROPERTY INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aegon Insurance Company (U.K.) Limited						
Aetna Casualty & Surety Company	4,000	3,000	75.00	19,000	6,000	31.58
Affiliated FM Insurance Company	114,000			12,000		
Allendale Mutual Insurance Company	5,000			2,000		
Allstate Insurance Company						
Allstate Insurance Company of Canada	4,000	19,000	475.00	70,000	8,000	11.43
American Bankers Insurance Company of Florida	114,000	32,000	28.07	89,000	14,000	15.73
American Home Assurance Company	220,000	8,000	3.64	264,000	(32,000)	(12.12)
The American Road Insurance Company	6,000	4,000	66.67			
Argonaut Insurance Company (Discontinuing Basis Only)						
Arkwright Mutual Insurance Company				18,000		
AXA Home Insurance Company	37,000	20,000	54.05	49,000	(3,000)	(6.12)
The Boiler Inspection and Insurance Company of Canada						
Canada Life Casualty Insurance Company	8,000	6,000	75.00	5,000	5,000	100.00
Canadian General Insurance Company	258,000	20,000	7.75	160,000		
Canadian Group Underwriters Insurance Company						
The Canadian Millers' Mutual Fire Insurance Company	15,000					
The Canadian Provincial Insurance Company	1,000			1,000		
The Canadian Surety Company	78,000	50,000	64.10	37,000	9,000	24.32
Centennial Insurance Company						
Chateau Insurance Company	1,000					
Chequers Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada	14,000			7,000		
CIGNA Insurance Company of Canada	4,000	(3,000)	(75.00)	19,000	(52,000)	(273.68)
The Citadel General Assurance Company						
The Commerce Group Insurance Company	1,000			1,000		
Commerce and Industry Insurance Company of Canada	18,000	8,000	44.44			
Commercial Union Assurance Company of Canada	1,317,000	1,072,000	81.40	1,233,000	517,000	41.93
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	43,000	15,000	34.88	46,000		
Constitution Insurance Company of Canada	75,000	26,000	34.67	56,000	31,000	55.36
Continental Casualty Company				1,000		
The Continental Insurance Company	3,000	(15,000)	(500.00)	40,000	33,000	82.50
The Continental Insurance Company of Canada	443,000	623,000	140.63	551,000	257,000	46.64
Co-operators General Insurance Company	2,088,000	1,834,000	87.84	1,888,000	1,374,000	72.78
Coseco Insurance Company		2,000		5,000	8,000	160.00
CUMIS General Insurance Company	42,000	2,000	4.76	52,000	28,000	53.85
The Dominion of Canada General Insurance Company	1,583,000	1,278,000	80.73	1,602,000	875,000	54.62
The Dominion Insurance Corporation	(1,000)	4,000	(400.00)	240,000	5,000	2.08
Ecclesiastical Insurance Office plc	44,000	1,000	2.27	42,000		
Economical Mutual Insurance Company	378,000	361,000	95.50	337,000	292,000	86.65
Elite Insurance Company	1,000	1,000	100.00	13,000		
Employers Insurance of Wausau A Mutual Company						
Federal Insurance Company						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	10,000	1,000	10.00	3,000	2,000	66.67
Foremost Insurance Company						
GAN Canada Insurance Company	42,000	10,000	23.81	18,000	7,000	38.89
The General Accident Assurance Company of Canada	560,000	826,000	147.50	520,000	492,000	94.62
General Insurance Corporation of New Brunswick	58,000	14,000	24.14	51,000	102,000	200.00
Gerling Global General Insurance Company	39,000	17,000	43.59	38,000	3,000	7.89

TABLE "D"

PROPERTY INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Grain Insurance and Guarantee Company	12,000	2,000	16.67	13,000	(20,000)	(153.85)
Granite Insurance Company						
Great American Insurance Company						
Guardian Insurance Company of Canada	731,000	387,000	52.94	636,000	248,000	38.99
The Halifax Insurance Company	20,000			16,000	22,000	137.50
Hanover Insurance Company				1,000	1,000	100.00
Hartford Fire Insurance Company	3,000	3,000	100.00	22,000	(2,000)	(9.09)
Hartford Insurance Company of Canada	4,000	2,000	50.00			
Herald Insurance Company				1,000	1,000	100.00
Highland Group Insurance Limited	81,057			80,482	2,500	3.11
The Home Insurance Company	3,000	4,000	133.33	13,000	2,000	15.38
Insurance Company of North America						
Jevco Insurance Company						
John Deere Insurance Company of Canada	39,000			41,000	10,000	24.39
Kansa General International Insurance Company Ltd						
Kent General Insurance Corporation	67,000	119,000	177.61	60,000	153,000	255.00
Laurentian Casualty Company of Canada	1,000			351,000	702,000	200.00
Laurentian General, Insurance Company Inc.	474,000	(163,000)	(34.39)	7,000		
The Laurentian Shield Insurance Company	31,000					
Liberty Mutual Fire Insurance Company	4,000			2,000		
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London and Midland General Insurance Company	27,000	2,000	7.41	35,000	28,000	80.00
Longroup Insurance Company						
Lumbermens Mutual Casualty Company						
Lumbermen's Underwriting Alliance	19,000	4,000	21.05	64,000	1,000	1.56
Markel Insurance Company of Canada	2,000	(12,000)	(600.00)	25,000	64,000	256.00
Metropolitan General Insurance Company						
Metropolitan Insurance Company						
The Mortgage Insurance Company of Canada						
Motors Insurance Corporation				1,000		
NAC Reinsurance Corporation						
New Hampshire Insurance Company	44,000	13,000	29.55	12,000	(8,000)	(66.67)
New Rotterdam Insurance Company	3,000	4,000	133.33	12,000	4,000	33.33
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	116,000	50,000	43.10	71,000	25,000	35.21
Nova Scotia General Insurance Company				295,000	234,000	79.32
Old Republic Insurance Company	1,000	1,000	100.00	1,000		
Orion Insurance Company plc						
Pacific Employers Insurance Company (Discontinuing)					1,000	
Pafco Insurance Company Limited				5,000		
The Personal Insurance Company of Canada	19,000	8,000	42.11	16,000	4,000	25.00
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
Portage la Prairie Mutual Insurance Company	164,000	75,000	45.73	173,000	163,000	94.22
Prince Edward Island Mutual Fire Insurance Company	5,463,254	3,453,680	63.22	5,393,800	3,770,196	69.90
Progressive Casualty Insurance Company						
Protection Mutual Insurance Company	4,000	4,638,000	115,950.00	2,000		

PROPERTY INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Prudasco Assurance Company						
The Prudential of America General Insurance Company (Canada)	55,000	23,000	41.82	50,000	18,000	36.00
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	320,000	105,000	32.81	283,000	101,000	35.69
Reliance Insurance Company	1,000	1,000	100.00	6,000	2,000	33.33
Royal Insurance Company of Canada	1,150,000	196,000	17.04	1,142,000	1,349,000	118.13
Scottish & York Insurance Co. Limited	110,000	156,000	141.82	113,000	70,000	61.95
Seaboard Surety Company of Canada						
Security Insurance Company of Hartford						
Sentry Insurance A Mutual Company	3,000	39,000	1,300.00	2,000	(9,000)	(450.00)
Simcoe & Erie General Insurance Company	106,000	20,000	18.87	49,000	12,000	24.49
Skandia Group Insurance Company Ltd.						
The Sovereign General Insurance Company	48,000	3,000	6.25	20,000	5,000	25.00
St. Paul Fire and Marine Insurance Company	82,000	12,000	14.63	14,000	3,000	21.43
Sun Alliance Insurance Company	958,000	1,370,000	143.01	846,000	508,000	60.05
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company				131,000	53,000	40.46
Traders General Insurance Company	13,000	1,000	7.69	72,000	29,000	40.28
Trafalgar Insurance Company of Canada				1,000		
Transamerica Insurance Company						
Transit Insurance Company	39,000			31,000	15,000	48.39
The Travelers Indemnity Company				21,000	9,000	42.86
Unifund Assurance Company	172,000	245,000	142.44	148,000	43,000	29.05
United States Fidelity and Guaranty Company				8,000		
United States Fire Insurance Company	2,000	1,000	50.00	11,000	5,000	45.45
Utica Mutual Insurance Company						
Voyageur Insurance Company	2,000	1,000	50.00	4,000	2,000	50.00
The Wawanesa Mutual Insurance Company	436,000	393,000	90.14	420,000	344,000	81.90
Wellington Insurance Company	735,000	190,000	25.85	839,000	798,000	95.11
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Indemnity Company of Canada	5,000	(41,000)	(820.00)	10,000	10,000	100.00
Zurich Insurance Company	427,000	90,000	21.08	234,000	69,000	29.49
TOTALS	**19,623,311**	**17,634,680**	**89.87**	**19,293,282**	**12,822,696**	**66.46**

TABLE "E"

AUTOMOBILE INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty & Surety Company	1,000	1,000	100.00			
Allstate Insurance Company						
Allstate Insurance Company of Canada	151,000	143,000	94.70	149,000	235,000	157.72
American Home Assurance Company					(2,000)	
The American Road Insurance Company	27,000	44,000	162.96	40,000		
Argonaut Insurance Company (Discontinuing Basis Only)						
AXA Home Insurance Company	(31,000)	(15,000)	48.39	25,000	71,000	284.00
Canada Life Casualty Insurance Company	17,000	(33,000)	(194.12)	9,000	67,000	744.44
Canadian General Insurance Company	1,345,000	1,409,000	104.76	561,000	421,000	75.04
Canadian Group Underwriters Insurance Company						
Canadian Millers' Mutual Fire Insurance Company						
The Canadian Provincial Insurance Company	8,000	(2,000)	(25.00)	6,000	18,000	300.00
The Canadian Surety Company	20,000	10,000	50.00	17,000	24,000	141.18
Centennial Insurance Company						
Chateau Insurance Company						
Chequers Insurance Company						
Chrysler Insurance Company	22,000	12,000	54.55	25,000	57,000	228.00
Chubb Insurance Company of Canada						
CIGNA Insurance Company of Canada	21,000	8,000	38.10	2,000	1,000	50.00
The Citadel General Assurance Company						
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	3,373,000	1,849,000	54.82	3,161,000	1,836,000	58.08
Commonwealth Insurance Company						
Constitution Insurance Company of Canada						
Continental Casualty Company						
The Continental Insurance Company	23,000	412,000	1,791.30	29,000	(3,000)	(10.34)
The Continental Insurance Company of Canada	184,000	179,000	97.28	148,000	237,000	160.14
Co-operators General Insurance Company	8,214,000	8,431,000	102.64	7,475,000	9,143,000	122.31
Coronation Insurance Company Limited						
Coseco Insurance Company	(3,000)	27,000	(900.00)	16,000	(14,000)	(87.50)
CUMIS General Insurance Company	1,000			1,000		
The Dominion of Canada General Insurance Company	4,190,000	4,095,000	97.73	3,942,000	3,040,000	77.12
The Dominion Insurance Corporation					1,000	
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	1,139,000	1,560,000	136.96	1,074,000	999,000	93.02
Elite Insurance Company						
Employers Insurance of Wausau A Mutual Company						
Federal Insurance Company						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	1,000	(1,000)	(100.00)	1,000	1,000	100.00
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company						
The General Accident Assurance Company of Canada	2,766,000	2,941,000	106.33	2,655,000	2,665,000	100.38
General Insurance Corporation of New Brunswick	151,000	169,000	111.92	156,000	132,000	84.62
Granite Insurance Company						
Great American Insurance Company						
Guardian Insurance Company of Canada	2,328,000	1,980,000	85.05	1,721,000	1,562,000	90.76
The Halifax Insurance Company		11,000			8,000	
Hartford Fire Insurance Company					(1,000)	

TABLE "E"

AUTOMOBILE INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Hartford Insurance Company of Canada						
Herald Insurance Company						
Highland Group Insurance Limited						
The Home Insurance Company		(23,000)			(14,000)	
Insurance Company of North America						
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General International Insurance Company						
Kent General Insurance Corporation	765,000	623,000	1.44	691,000	998,000	144.43
Laurentian Casualty Company of Canada						
Laurentian General, Insurance Company Inc.	1,818,000	1,380,000	75.91	648,000	2,399,000	370.22
The Laurentian Shield Insurance Company						
Liberty Mutual Fire Insurance Company	3,000	1,000	33.33	21,000	9,000	42.86
Liberty Mutual Insurance Company	5,000	10,000	200.00	(6,000)		
The London Assurance (Discontinuing)						
London and Midland General Insurance Company						
Longroup Insurance Company						
Lumbermens Mutual Casualty Company				(1,000)	(143,000)	14,300.00
Markel Insurance Company of Canada	(93,000)	(458,000)	492.47	272,000	907,000	333.46
Metropolitan General Insurance Company						
Metropolitan Insurance Company						
Motors Insurance Corporation	50,000	4,000	8.00	105,000	(3,000)	(2.86)
NAC Reinsurance Corporation						
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	618,000	250,000	40.45	572,000	837,000	146.33
Nova Scotia General Insurance Company				470,000	437,000	92.98
Old Republic Insurance Company	2,000	20,000	1,000.00	65,000	10,000	15.38
Orion Insurance Company plc						
Pacific Employers Insurance Company (Discontinuing)					1,000	
Pafco Insurance Company Limited						
The Personal Insurance Company of Canada	134,000	138,000	102.99	108,000	109,000	100.93
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
Portage la Prairie Mutual Insurance Company	815,000	963,000	118.16	879,000	955,000	108.65
Progressive Casualty Insurance Company						
Prudasco Assurance Company						
The Prudential of America General Insurance Company (Canada)	222,000	240,000	108.11	208,000	265,000	127.40
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	594,000	574,000	96.63	586,000	523,000	89.25
Reliance Insurance Company						
Royal Insurance Company of Canada	1,551,000	1,580,000	101.87	1,493,000	1,502,000	100.60
Scottish & York Insurance Co. Limited	22,000	26,000	118.18	95,000	192,000	202.11

TABLE "E"

AUTOMOBILE INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Security Insurance Company of Hartford						
Sentry Insurance A Mutual Company	17,000			15,000	1,000	6.67
Simcoe & Erie General Insurance Company	43,000	10,000	23.26	12,000	4,000	33.33
Skandia Group Insurance Company Limited						
The Sovereign General Insurance Company	5,000	4,000	80.00	13,000	7,000	53.85
St. Paul Fire and Marine Insurance Company	1,000					
Sun Alliance Insurance Company	1,007,000	1,152,000	114.40	844,000	746,000	88.39
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company				460,000	345,000	75.00
Traders General Insurance Company	125,000	116,000	92.80	256,000	191,000	74.61
Trafalgar Insurance Company of Canada	2,000			2,000	8,000	400.00
Transamerica Insurance Company						
Transit Insurance Company	154,000			123,000	177,000	143.90
Transport Insurance Company						
The Travelers Indemnity Company						
Underwriters Insurance Company						
Unifund Assurance Company	904,000	570,000	63.05	764,000	669,000	87.57
United States Fidelity and Guaranty Company						
United States Fire Insurance Company		(1,000)				
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	2,573,000	2,651,000	103.03	2,297,000	2,534,000	110.32
Wellington Insurance Company	1,527,000	1,516,000	99.28	1,525,000	1,146,000	75.15
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Indemnity Company of Canada				(2,000)	(1,000)	50.00
Zurich Insurance Company	160,000	62,000	38.75	111,000	26,000	23.42
TOTALS	**36,972,000**	**34,638,000**	**93.69**	**33,839,000**	**35,335,000**	**104.42**

ACCIDENT AND SICKNESS INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada	5,734	195	3.40	6,051		
ACTRA Fraternal Benefit Society	7,097			5,857	2,108	35.99
Aetna Casualty & Surety Company						
Aetna Life Insurance Company					2,634	
Aetna Life Insurance Company of Canada	113,218	179,463	158.51	145,957	210,566	144.27
Alexander Hamilton Life Insurance Company of America	142,025	97,124	68.39	122,090	68,282	55.93
Allstate Insurance Company of Canada	29,000 !		29,000			
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	39,667	56,838	143.29	33,947	26,569	78.27
American Bankers Insurance Company of Florida	19,000	2,000	10.53	13,000	3,000	23.08
American Bankers Life Assurance Company of Florida	577	157	27.21	353	566	160.34
American Home Assurance Company					(1,000)	
American Income Life Insurance Company						
American Life Insurance Company	14,518	34,950	240.74	18,105	9,880	
AMEX Life Assurance Company	18	3	16.67	17	5	29.41
Assumption Mutual Life Insurance Company	15,888			3,615		
Avemco Insurance Company						
Balboa Life Insurance Company						
Bankers Life & Casualty Company						
Blue Cross of Atlantic Canada	10,160,217	8,925,349	87.85	9,687,787	8,854,911	91.40
Blue Cross Life Insurance Company of Canada	404,527	176,978	43.75	394,495	177,718	45.05
The British Aviation and Insurance Company Limited						
The Canada Life Assurance Company	1,896,489	2,973,547	156.79	1,409,788	1,106,998	78.52
Canadian Group Underwriters Insurance Company						
Canadian Provincial Insurance Company						
The Canadian Surety Company						
Centennial Insurance Company						
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Life Insurance Company of Canada		(1)		(303)	(66)	21.78
Chubb Insurance Company of Canada						
CIGNA Insurance Company of Canada	2,000	1,000	50.00			
CIGNA Life Insurance Company of Canada	8,061	4,957	61.49	5,929	6,434	108.52
The Citadel General Assurance Company	493,000	209,000	42.39	524,000	899,000	171.56
The Citadel Life Assurance Company	56,260	102,871	182.85	71,286	36,648	51.41
Colonia Life Insurance Company						
Combined Insurance Company of America	620,613	185,529	29.89	630,855	201,814	31.99
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada	1,000					
Commercial Travelers Mutual Insurance Company	1,522	791	51.97	1,588	(1,695)	(106.74)
Commercial Union Assurance Company of Canada	10,000			1,000		
Commercial Union Life Assurance Company of Canada	57,682	73,733	127.83	50,374	7,503	14.89
Confederation Life Insurance Company	2,736,626	517,064	18.89	3,666,098	362,652	9.89
Connecticut General Life Insurance Company				10,094	5,236	51.87
Consolidated Life Assurance Company Ltd	6,000					
Constellation Assurance Company				225,979	72,122	31.92
Constitution Insurance Company of Canada						
Continental Assurance Company						
Continental Casualty Company						
Co-operants, Mutual Life Insurance Society	11,000	2,000	18.18	9,459		
Co-operators General Insurance Company	50,000	18,000	36.00	35,000	48,000	137.14
Co-operators Life Insurance Company	325,122	250,869	77.16	259,157	198,786	76.70
The Credit Life Insurance Company						
Crown Life Insurance Company	332,836	339,711	102.07	315,790	290,958	92.14
CUMIS General Insurance Company	7,000			8,000	2,000	25.00
CUMIS Life Insurance Company	536,314	299,402	55.83	483,991	248,640	51.37

TABLE "F"

ACCIDENT AND SICKNESS INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Dominion of Canada General Insurance Company						
Economical Mutual Insurance Company				2,000		
The Empire Life Insurance Company	19,420	13,086	67.38	20,590	11,449	55.60
Employers Insurance of Wausau A Mutual Company						
Equitable Life Insurance Company of Canada	16,712	11,206	67.05	14,240	9,552	67.08
Federal Insurance Company						
Financial Life Assurance Company of Canada	28			55		
First North American Insurance Company	78,254	25,421	32.49	20,229	6,006	29.69
Ford Life Insurance Company	(1,085)	10,603	(977.24)	37,468	7,208	19.24
GAN Canada Insurance Company						
The General Accident Assurance Company of Canada						
General American Life Insurance Company	382			524	219	41.79
Gerling Global Life Insurance Company						
Glacier National Life Assurance Company	18	14	77.78	19	10	52.63
Globe Life Insurance Company						
Granite Insurance Company						
Great American Insurance Company						
The Great-West Life Assurance Company	608,000	434,000	71.38	674,000	520,000	77.15
Guardian Insurance Company of Canada				32,000	1,000	3.13
The Halifax Insurance Company						
Hartford Fire Insurance Company						
Hartford Insurance Company of Canada						
The Home Insurance Company						
The Imperial Life Assurance Company of Canada	331,885	263,500	79.39	198,435	162,904	82.09
Industrial-Alliance Life Insurance Company	27,000	24,000	88.89	23,204	25,169	108.47
Insurance Company of North America						
John Alden Life Insurance Company						
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	47			34		
Knights of Columbus						
Laurentian Casualty Company of Canada						
Laurentian General, Insurance Company Inc.		1,000				
The Laurentian Life & Health Insurance Corporation						
Laurentian Life Insurance Company of Canada	29,766	4,135	13.89	37,549	10,175	27.10
The Laurentian Life Insurance Company Inc.	237,000	155,000	65.40	173,260	136,729	78.92
The Laurentian Shield Insurance Company						
Laurier Life Insurance Company	371			428	24	5.61
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
Life Insurance Company of North America	(17)	(2)	11.76	111	3	2.70
Life Investors Insurance Company of America	10	3	30.00	27	5	18.52
Lincoln National Life Insurance Company						
The London Assurance (Discontinuing)						
London Life Insurance Company	155,364	261,388	168.24	149,182	269,513	180.66
London and Midland General Insurance Company	198,000	106,000	53.54	228,000	89,000	39.04
Longroup Insurance Company						
The Manufacturers Life Insurance Company	187,597	257,946	137.50	177,040	157,638	89.04
The Maritime Life Assurance Company	926,711	848,224	91.53	1,098,990	845,444	76.93
Maritime Medical Care	1,460,000	1,374,000	94.11			

TABLE "F"

ACCIDENT AND SICKNESS INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Markel Insurance Company of Canada						
Massachusetts Indemnity & Life Insurance Company						
Metropolitan Life Insurance Company	96,595	124,991	129.40	124,200	144,347	116.22
Metropolitan Life Insurance Company of Canada						
MIC Life Insurance Corporation						
The Mutual Life Assurance Company of Canada	999,415	1,016,338	101.69	1,192,488	1,171,194	98.21
Mutual of Omaha Insurance Company	668,965	278,493	41.63	777,868	382,844	49.22
NAC Reinsurance Corporation						
NN Life Insurance Company of Canada	2,405			1,823		
National Fidelity Life Insurance Company	2,477	(171)	(6.90)	2,684	(384)	(14.31)
The National Life Assurance Company of Canada	132,306	109,904	83.07	128,145	161,369	125.93
New Hampshire Insurance Company						
New York Life Insurance Company	817			1,012	11,664	1,152.57
New York Life Insurance Company of Canada		36			669	
Non-Marine Underwriters, Members of Lloyd's, London, England	9,000	(7,000)	(77.78)	3,000	12,000	400.00
North American Life Assurance Company	42,504	177,591	417.82	21,632	67,802	313.43
North American Life and Casualty Company						
The North West Life Assurance Company of Canada						
The Order of United Commercial Travelers of America	12,261			3,989		
Pacific Employers Insurance Company (Discontinuing)						
Pafco Insurance Company Limited						
The Paul Revere Life Insurance Company	149,257	31,749	21.27	126,778	(328,527)	(259.14)
Pennsylvania Life Insurance Company	125,914	34,292	27.23	132,627	(17,302)	(13.05)
Primerica Life Insurance Company of Canada						
Provident Life and Accident Insurance Company	487	(336)	(68.99)		1,050	
Prudasco Assurance Company						
Prudential of America Life Insurance Company (Canada)						
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	2,824			6,513		
The Prudential Group Assurance Company of England (Canada)	293,762	215,314	73.30			
The Prudential Insurance Company of America	827,675	1,667,589	201.48	613,366	438,340	71.46
The Prudential Life Assurance Company of England (Canada)						
Reliable Life Insurance Company	9,399	12,382	131.74	57,539	24,814	43.13
Reliance Insurance Company						
Royal Insurance Company of Canada				1,000		
Scottish & York Insurance Co. Limited						
Seaboard Life Insurance Company	307,338	105,241	34.24	400,791	108,895	27.17
Security Insurance Company of Hartford						
The Solidarity Life Insurance Company						
The Sovereign General Insurance Company	12,000	(4,000)	(33.33)	12,000	11,000	91.67
The Sovereign Life Insurance Company				23,059	3,094	13.42
St. Paul Fire and Marine Insurance Company						
The Standard Life Assurance Company	97,184	50,279	51.74	31,031	21,618	69.67
Sun Alliance Insurance Company	1,000					
Sun Alliance and London Assurance Company (Canada)	4,906					
Sun Life Assurance Company of Canada	2,010,330	2,610,439	129.85	1,934,949	2,913,276	150.56
Teachers Insurance and Annuity Association of America						
Toronto Mutual Life Insurance Company	365					

TABLE "F"

ACCIDENT AND SICKNESS INSURANCE

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Traders General Insurance Company						
Transamerica Life Insurance Company of Canada						
Transamerica Occidental Life Insurance Company	3,216	(7,107)	(220.99)	(497)	40,238	
Transport Insurance Company						
The Travelers Indemnity Company						
The Travelers Insurance Company	7,699	4,893	63.55	4,709	6,680	141.86
Unifund Assurance Company						
Union of Canada Life Insurance/Union du Canada Assurance-Vie	8,518			8,412		
United States Fidelity and Guaranty Company						
UNUM Life Insurance Company	57,524	(35,870)	(62.36)	75,313	16,526	21.94
UNUM Life Insurance Company of America	129,122	(35,870)	(27.78)	230		
Voyageur Insurance Company	101,000	23,000	22.77	154,000	15,000	9.74
The Wawanesa Mutual Life Insurance Company		1,458				
Wellington Insurance Company						
Westbury Canadian Life Insurance Company	180,761	303,993	168.17	240,866	327,672	136.04
The Western Life Assurance Company						
Zurich Indemnity Company of Canada	1,000			2,000	1,000	50.00
Zurich Life & Health Insurance Company of Canada	56,629	39,680	70.07	55,364	38,081	68.78
Zurich Life Insurance Company of Canada				1,018	246	24.17
TOTALS	**28,733,129**	**24,958,362**	**86.86**	**27,193,653**	**20,665,523**	**75.99**

TABLE "G"

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aegon Insurance Company (U.K.) Limited						
Aetna Casualty & Surety Company	7,000	1,000	14.29	8,000		
Affiliated FM Insurance Company						
Allendale Mutual Insurance Company	1,000			1,000		
Allstate Insurance Company						
Allstate Insurance Company of Canada	6,000	2,000	33.33			
Alta Surety Company	20,000			10,000		
American Bankers Insurance Company of Florida						
American Home Assurance Company	619,000	857,000	138.45	556,000	42,000	7.55
The American Road Insurance Company						
Argonaut Insurance Company (Discontinuing Basis Only)						
Arkwright Mutual Insurance Company				3,000		
Avemco Insurance Company	13,000	9,000	69.23	16,000	8,000	50.00
AXA Home Insurance Company	7,000	18,000	257.14	10,000	(1,000)	(10.00)
The Boiler Inspection and Insurance Company of Canada	60,000	(43,000)	-71.67	48,000	11,000	22.92
The British Aviation and Insurance Company Limited	7,000			14,000		
Canada Life Casualty Insurance Company						
Canadian General Insurance Company	118,000	(241,000)	-204.24	59,000	38,000	64.41
Canadian Group Underwriters Insurance Company						
Canadian Lawyers Insurance Association	411,000	708,000	172.26	182,000	233,000	128.02
Canadian Millers' Mutual Fire Insurance Company	1,000					
The Canadian Provincial Insurance Company	165,000	44,000	26.67	168,000	65,000	38.69
The Canadian Surety Company	156,000	579,000	371.15	135,000	6,000	4.44
Centennial Insurance Company						
Chateau Insurance Company						
Chequers Insurance Company				15,000	3,000	20.00
Chicago Title Insurance Company	2,000					
Chrysler Insurance Company						
Chubb Insurance Company of Canada	11,000	6,000	54.55	11,000	9,000	81.82
CIGNA Insurance Company of Canada	118,000	15,000	12.71	43,000	22,000	51.16
The Citadel General Assurance Company					32,000	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada		(1,000)				
Commercial Union Assurance Company plc						
Commercial Union Assurance Company of Canada	390,000	174,000	44.62	398,000	154,000	38.69
Commonwealth Insurance Company	46,000	54,000	117.39	61,000	(75,000)	(122.95)
Constitution Insurance Company of Canada	3,000	(91,000)	-3033.33	19,000	21,000	110.53
Continental Casualty Company				1,000		
The Continental Insurance Company	1,000	70,000	7000	6,000	16,000	266.67
The Continental Insurance Company of Canada	40,000	1,000	2.5	76,000	75,000	98.68
Co-operators General Insurance Company	482,000	454,000	94.19	424,000	302,000	71.23
Coronation Insurance Company Limited	36,000			62,000	1,000	1.61
Coseco Insurance Company						
CUMIS General Insurance Company	41,000	2,000	4.88	37,000	4,000	10.81
The Dominion of Canada General Insurance Company	134,000	158,000	117.91	134,000	645,000	481.34
The Dominion Insurance Corporation		(19,000)		10,000	1,000	10.00
Eagle Star Insurance Company Limited				2,000	(2,000)	(100.00)
Ecclesiastical Insurance Office plc	7,000			6,000	2,000	33.33
Economical Mutual Insurance Company	54,000	3,000	5.56	54,000	5,000	9.26
Elite Insurance Company	7,000			2,000		
Employers Insurance of Wausau A Mutual Company		(1,000)				
Employers Reinsurance Corporation	43,000	(13,000)	-30.23	51,000		

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness
Which are Reported Elsewhere in this Report)

	1991			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Federal Insurance Company						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company				1,000		
First American Title Insurance Company						
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company	29,000	4,000	13.79	18,000	(20,000)	(111.11)
The General Accident Assurance Company of Canada	111,000	22,000	19.82	98,000	82,000	83.67
General Insurance Corporation of New Brunswick	19,000	(6,000)	-31.58	18,000	10,000	55.56
Gerling Global General Insurance Company	2,000			2,000		
Grain Insurance and Guarantee Company	10,000	(2,000)	-20	27,000	3,000	11.11
Granite Insurance Company						
Great American Insurance Company						
The Guarantee Company of North America	139,000	11,000	7.91	86,000	(76,000)	(88.37)
Guardian Insurance Company of Canada	212,000	(38,000)	-17.92	596,000	21,000	3.52
The Halifax Insurance Company	10,000	15,000	150	6,000	43,000	716.67
Hartford Fire Insurance Company	1,000			5,000		
Hartford Insurance Company of Canada						
Herald Insurance Company						
The Home Insurance Company				5,000		
Insurance Company of North America						
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General International Insurance Company		(43,000)			(101,000)	
Kent General Insurance Corporation	5,000			5,000	5,000	100.00
Laurentian Casualty Company of Canada	1,000					
Laurentian General, Insurance Company Inc.	12,000	1,000	8.33	2,000	5,000	250.00
The Laurentian Shield Insurance Company	5,000			1,000		
Liberty Mutual Fire Insurance Company		4,000			2,000	
Liberty Mutual Insurance Company						
The London Assurance Company (Discontinuing)						
London and Midland General Insurance Company						
Longroup Insurance Company						
Lumbermens Mutual Casualty Company	2,000			1,000		
Lumbermen's Underwriting Alliance						
Markel Insurance Company of Canada						
Metropolitan General Insurance Company						
Metropolitan Insurance Company	5,000	2,000	40	6,000	2,000	33.33
The Mortgage Insurance Company of Canada	207,000	67,000	32.37	186,000	5,000	2.69
Motors Insurance Corporation	48,000	26,000	54.17	34,000	21,000	61.76
NAC Reinsurance Corporation						
New Hampshire Insurance Company	41,000	84,000	204.88	(9,000)	(132,000)	1,466.67
New Rotterdam Insurance Company		(1,000)		15,000	(9,000)	(60.00)
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	27,000	(4,000)	-14.81	8,000	(11,000)	(137.50)
Nova Scotia General Insurance Company						

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness
Which are Reported Elsewhere in this Report)

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Old Republic Insurance Company						
Orion Insurance Company plc						
Pacific Employers Insurance Company (Discontinuing)					(8,000)	
Pafco Insurance Company Limited				1,000		
The Personal Insurance Company of Canada						
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
Portage la Prairie Mutual Insurance Company	11,000	1,000	9.09	11,000	(2,000)	(18.18)
Progressive Casualty Insurance Company						
Protection Mutual Insurance Company	1,000			1,000		
Prudasco Assurance Company						
The Prudential of America General Insurance Company (Canada)						
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	112,000	4,403,000	3931.25	85,000	71,000	83.53
Reliance Insurance Company		(45,000)		2,000	18,000	900.00
Royal Insurance Company of Canada	582,000	289,000	49.66	493,000	276,000	55.98
Scottish & York Insurance Co. Limited	402,000	2,963,000	737.06	460,000	1,112,000	241.74
Seaboard Surety Company						
Seaboard Surety Company of Canada	1,000	(1,000)	-100	3,000	1,000	33.33
Security Insurance Company of Hartford					2,000	
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	290,000	85,000	29.31	192,000	142,000	73.96
Skandia Insurance Company						
The Sovereign General Insurance Company	19,000	1,000	5.26	18,000	(3,000)	(16.67)
St. Paul Fire and Marine Insurance Company	7,000			3,000	(5,000)	(166.67)
Stewart Title Guaranty Company						
Sumitomo Marine & Fire Insurance Company Limited						
Sun Alliance Insurance Company	253,000	389,000	153.75	212,000	44,000	20.75
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company				48,000	31,000	64.58
Trade Indemnity plc						
Traders General Insurance Company				27,000	17,000	62.96
Trafalgar Insurance Company of Canada	62,000	17,000	27.42	63,000	24,000	38.10
Transamerica Insurance Company				6,000		
Transit Insurance Company	2,000			2,000		
Transport Insurance Company						
Travelers Indemnity Company	2,000	2,000	100	1,000		
Underwriters Insurance Company						
Unifund Assurance Company						
United States Fidelity and Guaranty Company						
United States Fire Insurance Company		(6,000)			2,000	
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	36,000	77,000	213.89	41,000		
Wellington Insurance Company	119,000	33,000	27.73	126,000	(12,000)	(9.52)
Western Surety Company						

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness
Which are Reported Elsewhere in this Report)

	1991			1990		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Indemnity Company of Canada	1,000			1,000		
Zurich Insurance Company	199,000	49,000	24.62	120,000	27,000	22.50
TOTALS	**5,991,000**	**11,145,000**	**186.03**	**5,649,000**	**3,204,000**	**56.72**

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS
PROVINCE OF PRINCE EDWARD ISLAND

Charlottetown
Prince Edward Island
December 31, 1991

Certificates of Authority under Section 347 of the Insurance Act in force and expiring May 31, 1992, are as follows

(The letter(s) following each insurance agent designate the classes) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the Company for which each is authorized to transact business is also shown.)

ADAMS, Kevin S.	P.O. Box 518, Kensington	Massachusetts Indemnity and Life Insurance Company	LS
AITKEN, David	Lower Montague	Sun Alliance and London Assurance Company Limited	L
		Glen MacKinnon & Son Ltd.	FAS
ALLEN, Carole	Murray River	Glen MacKinnon & Son Ltd.	FAS
ARSENAULT, Angela	Charlottetown	Co-operators General Insurance Company	FAS
ARSENAULT, Edward	St. Eleanors	The Canada Life Assurance Company (Terminated)	LS
ARSENAULT, Gerald R.	Wellington Station R.R. #1	The Imperial Life Assurance Company of Canada	LS
ARSENAULT, James E.	Ascension, Tignish R.R. #2	The Imperial Life Assurance Company of Canada	LS
ARSENAULT, Lori	Charlottetown	Staples Quality Travel	(Restricted) Travel
ARSENAULT, Roger J.	Wellington	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
ARSENAULT, Tracey M.	Charlottetown	Staples Quality Travel	(Restricted) Travel
ATKINSON, Earle N.	Summerside	The Great-West Life Assurance Company	L
BANKS, Thomas L.	Summerside	The Prudential Insurance Company of America	LS
		Prudential of America General Insurance Company (Canada)	FA
BARBOUR, Hilton	Alberton	E. M. Nicholson Insurance Ltd.	FA
BARLOW, Audrey	Cornwall R.R. #4	H. L. Sear Insurance Ltd.	FA
BARRY, Robert	P.O. Box 38, Morell	Mutual of Omaha Insurance Company (Terminated)	LS
BEAIRSTO, W. Boyd Jr.	Kensington	Sun Alliance Insurance	FAS
BELLAMY, Judith Ann	Charlottetown	The Mutual Life Assurance Company of Canada	LS
BIGGAR, Jessie E.	St. Eleanors	Mutual of Omaha Insurance Company	LS
BLANCHARD, Gordon J.	Charlottetown	H. L. Sear Insurance Ltd.	FA
BRADLEY, Florence M.	Pownal R.R. #1	The Canada Life Assurance Company	LS
BRUCE, Brent D.	Charlottetown	The Canada Life Assurance Company (Terminated)	LS
BULGER, Joyce	Summerside R.R. #2	R.E. Ellis & Son Ltd.	FAS
BURGOYNE, Allan M.	Charlottetown	The Canada Life Assurance Company	LS
CALLAGHAN, Louis	Cardigan	Hyndman and Company, Limited	LS
CAMPBELL, George	Kensington	Mutual of Omaha Insurance Company	LS
CAMPBELL, Jeff	Cornwall	Primerica Life Insurance Company of Canada	LS
CAMPBELL, Marjorie	Montague R.R. #1	Prince Edward Island Mutual Fire Insurance Company	F
CARR, Darke	Charlottetown	H. Bennett Carr Insurance Ltd.	FA
CARR, H. Bennett, CLU	Charlottetown R.R. #7	Sun Life Assurance Company of Canada	LS
		H. Bennett Carr Insurance Ltd.	FA
CARR, M. Jean	Charlottetown R.R. #7	Bennett Carr Insurance Ltd.	FAS
CHEVERIE, Michael C.	Charlottetown	The Canada Life Assurance Company	LS
CHEVERIE, Winston	Charlottetown	The Great-West Life Assurance Company (Terminated)	LS
CLAIR, Thomas Roger	Charlottetown	Commercial Union Life Assurance Company of Canada	L
CLARK, Brian	Cornwall RR	Don L. Clark Inc.	FA
CLARK, Don L.	Kensington	Don L. Clark Inc.	FA
CLARK, Walter	Kensington	Don L. Clark Inc.	FA
CLARKE, Blair N.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
CLARKE, John Michael	Millview	Royal Life Insurance Company of Canada	LS
		Royal Insurance Company of Canada	FA

COFFILL, Roland Harvey	Charlottetown	Seaboard Life Insurance Company	L
COFFIN, Dave	Morell	Combined Insurance Company of America	S
COFFIN, John Ross	Fortune Bridge	Co-operators Life Insurance Company (Terminated)	LS
		Co-operators General Insurance Company (Terminated)	FA
COFFIN, Verna	Charlottetown	Bennett Carr Insurance Ltd.	FAS
COLES, Daniel E.	Winsloe R.R. #1	The Imperial Life Assurance Company of Canada	LS
COMPTON, George H.	Belfast R.R. #1	Hyndman and Company, Limited	FA
CONNOLLY, Stephen B.	Charlottetown	Sun Life Assurance Company of Canada	LS
COOKE, Charles C.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
		Transamerica Occidental Life Insurance Company	L
COOKE, Gordon S.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
COOKE, Jeff	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
COOKE, Shelly	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
COOPER, Walter Cyril	Charlottetown	Cooper Insurance Ltd.	LS
CRAIG, Blake L.E.	Summerside	Economical Mutual Insurance Company	FA
		Sun Alliance and London Assurance Company Limited	L
		Sun Alliance Insurance Company	S
CRAIG, Dale D.	Summerside	Sun Alliance and London Assurance Company Limited	LS
CRANE, Marie	Mt. Stewart R.R. #5	Hyndman and Company, Limited	FAS
CURLEY, Kevin G.	Sherwood	The Maritime Life Assurance Company	LS
		AXA Home Insurance Company	FA
CURRIE, Winston W.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
DALLEY, Roscoe M.	West Royalty	The Great-West Life Assurance Company	LS
DAY, Audrey	St. Eleanors	W. D. Young Ltd.	FAS
DAY, Ivan	St. Eleanors	W. D. Young Ltd.	FAS
		Sun Alliance and London Assurance Company Limited	L
DESROCHES, Calvin J.	Southport	The Prudential Insurance Company of America	LS
DEVINE, J. Edward	Charlottetown	The Great-West Life Assurance Company	L
DILLON, Trudy	Summerside	E. M. Nicholson Insurance Ltd.	FA
DIXON, Garth E.	Charlottetown	Colonia Life Insurance Company	LS
DOUGAY, Lawson J.	Borden RR	The Standard Life Assurance Company	LS
DOUGAY, Nelson J.	Cornwall R.R. #4	The Imperial Life Assurance Company of Canada	LS
DOUGHART, Ian F.	Summerside	The Wawanesa Mutual Life Insurance Company	LS
DOWNE, Micheline	St. Peters R.R. #3	Commercial Union Assurance Company of Canada	FA
DOYLE, Randy R.	Charlottetown	Mutual of Omaha Insurance Company	LS
DRISCOLL, Wilfred J.	Charlottetown	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
DUFFY, John J.	Charlottetown	Blue Cross Life Insurance Company of Canada	L
DUFFY, Terry G.	Charlottetown	Sun Life Assurance Company of Canada	LS
DUGGAN, James D.	Kensington R.R. #2	Hyndman and Company, Limited	LS
DUNSFORD, Cathy	Cornwall	Colonia Life Insurance Company	LS
DYMENT, K. Earle	Summerside	The Imperial Life Assurance Company of Canada	LS
ELLIS, Wallace C.	Alberton	The Mutual Life Assurance Company of Canada	LS
FENTON, Norman A.	Summerside	NN Life Insurance Company of Canada	LS
FENTON, Rachel	Summerside	NN Life Insurance Company of Canada	LS
FITZPATRICK, Margaret	Charlottetown	Co-operators General Insurance Company	FA
FRAHAR, George J.	Cornwall	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
FULL, Dorothy	Charlottetown	Hyndman and Company, Limited	FAS
FULL, Gordon S.	Charlottetown	Hyndman and Company, Limited	FAS
GALLANT, Brent	Summerside	The Canada Life Assurance Company	LS
GALLANT, Francine	St. Eleanors	Combined Insurance Company of America (Terminated)	S
GALLANT, Gaylene J.	Alberton R.R. #1	The Mutual Life Assurance Company of Canada	LS
GALLANT, Michael	Alberton R.R. #1	The Mutual Life Assurance Company of Canada	LS
GALLANT, Peter J.	Charlottetown	The Canada Life Assurance Company	LS
GALLANT, Roy	Tignish R.R. #3	Sullivan Insurance Inc.	FAS
GALLANT, Valerie	Marshfield	Charlie Cooke Insurance Agency Ltd.	FAS

GARVEY, Marilyn G.	Charlottetown R.R. #5	NN Life Insurance Company of Canada	LS
GARVEY, Thomas P.	Charlottetown R.R. #5	NN Life Insurance Company of Canada	LS
GAUDET, Carol	Charlottetown	George (Buss) Peake & A.R. McInnis Ltd.	FAS
		Charlie Cooke Insurance Agency Ltd. (Terminated)	FAS
GAUDET, James J.	Charlottetown	Sun Life Assurance Company of Canada	LS
GILLESPIE, Douglas S.	Clyde River	The Co-operators Insurance Financial Services	LFAS
GILLESPIE, Marvyn Rick	West Royalty	Mutual of Omaha Insurance Company	LS
GORDON Anita F.	Cardigan R.R. #6	Hyndman and Company, Limited	FAS
GORRILL, Keith R.	O'Leary R.R. #2	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
GOTELL, Katherine L.	Charlottetown	Massachusetts Indemnity and Life Insurance Company	L
GRADY, James. S.	Summerside	R.E. Ellis & Son Ltd.	FAS
		The Wawanesa Mutual Life Insurance Company	L
GRADY, G. Myles	Summerside	The Mutual Life Assurance Company of Canada	LS
GRANT, E. D. (Ted)	North Wiltshire R.R. #1	The Imperial Life Assurance Company of Canada	LS
GRIERSON, Leonard A.	Charlottetown R.R. #1	Blue Cross Life Insurance Company of Canada	LS
GRIFFIN, Roy F.	Montague	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
GRINTON, John C.	Charlottetown	Seaboard Life Insurance Company	L
GRINTON, Paul D.	Charlottetown	Seaboard Life Insurance Company	L
HAMBLY, Darin	Charlottetown	Staples Quality Travel	(Restricted) Travel
HARRIS, Donald C.	Kensington	The Mutual Life Assurance Company of Canada	LS
HAWBOLT, Edith	Morell	Commercial Union Assurance Company of Canada	FA
HAWES, Orrin P.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Ltd.	FAS
HICKOX Roger F.	Charlottetown	H. L. Sear Insurance Ltd.	FA
HOGAN, Barry J.	Vernon	The National Life Assurance Company of Canada	LS
HOGAN, James T.	Charlottetown	The Great-West Life Assurance Company	L
HONSBERGER, James	Charlottetown	Sun Life Assurance Company of Canada	LS
HOOKEY, Leonard	Charlottetown	Co-operators General Insurance Company	FA
		Co-operators Life Insurance Company	LS
HOOPER, Reginald J.	Charlottetown	Knights of Columbus (Terminated)	L
HUGGINS, Kimberley	Summerside	Combined Insurance Company of America	S
HUGHES, Sheila	Charlottetown	Sullivan Insurance Inc	FAS
HYNDMAN, Frederick E.	Charlottetown	Hyndman & Company, Limited	LFAS
IKEDE, Emamoke	Charlottetown	Combined Insurance Company of America	S
IVES, Stewart G.	Charlottetown	Hyndman and Company, Limited	LS
JAMIESON, Flora	Montague	Charlie Cooke Insurance Agency Ltd.	FAS
JANSCHULA, Sonya	Kensington R.R. #1	E. M. Nicholson Ltd.	FAS
JOHN, Haveli R.	Charlottetown	Sun Life Assurance Company of Canada	LS
JOHNSTON, Peter	Charlottetown R.R. #1	Prince Edward Island Mutual Fire Insurance Company	F
KEENAN, Jack A.	Charlottetown	Sun Life Assurance Company of Canada	LS
KELLY, Charlotte	Charlottetown	Staples Quality Travel	(Restricted) Travel
KELLY, Patrick J.	Sherwood	The Canada Life Assurance Company	LS
KENNEDY, Keith	Charlottetown	The Canada Life Assurance Company	LS
KICKHAM, Tom	Souris	Prince Edward Island Mutual Fire Insurance Company	F
KIMPTON, Marilyn	Souris	Hyndman and Company, Limited	FAS
LAMBE, Andrew L.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
LANDRY, Donald J.	Tignish	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
LANDRY, Geraldine	Tignish	Co-operators General Insurance Company	FAS
LAPORTE, Larry	Cornwall	Hyndman and Company, Limited	FAS
LARSEN, Linda	Charlottetown	Staples Quality Travel	(Restricted) Travel
LAWLESS, Joseph	Summerside	Sun Life Assurance Company of Canada	LS
LEARD, Allen L.	Cornwall	The Mutual Life Assurance Company of Canada	LS

LECLAIR, Michael P.	Charlottetown	The Canada Life Assurance Company	LS
LEE, William C.	Parkdale	The Canada Life Assurance Company (Terminated)	LS
		The National Life Assurance Company of Canada	LS
LEMOINE, Pete	Charlottetown RR1	Combined Insurance Company of America (Terminated)	S
LESNICK, Darrell G.	Charlottetown	Mutual of Omaha Insurance Company	LS
LEWIS-BOLGER, Heather J.	Charlottetown	Commercial Union Life Assurance Company of Canada	L
LING, Victor S.	Charlottetown	The Empire Life Insurance Company	L
LLEWELLYN, Arnold A.	Charlottetown	Westbury Canadian Life Insurance Company	L
		George (Bus) Peake & A. R. McInnis Ltd.	FA
MACADAM, David	Morell	Prince Edward Island Mutual Fire Insurance Company	F
MACCORMACK, Helen M.	Sherwood	Metropolitan Life Insurance Company	LS
MACDONALD, Bonnie	Souris	Commercial Union Assurance Company of Canada	FA
MACDONALD, Cameron	Charlottetown	Colonia Life Insurance Company	LS
MACDONALD, Craig A.	Charlottetown	Zurich Life Insurance Company of Canada	L
MACDONALD, Dean	Charlottetown	Combined Insurance Company of America (Terminated)	S
MACDONALD, Earl	Borden R.R. #1	Hyndman and Company, Limited	FA
MACDONALD, Felix	Charlottetown	The Canada Life Assurance Company	LS
MACDONALD, G. Bernard	Vernon Bridge R.R. #2	Blue Cross Life Insurance Company of Canada	LS
MACDONALD, George P.	Souris	The Standard Life Assurance Company	LS
MACDONALD, Laverne	Sherwood	H. L. Sear Insurance Ltd.	FA
MACDONALD, Lowell H.	Little York	Sun Life Assurance Company of Canada	LS
MACDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.	FA
MACDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
MACDONALD, Phyllis E.	Charlottetown R.R. #1	Bennett Carr Insurance Ltd.	FA
MACDONALD, R. Elmer	Borden	Hyndman and Company, Limited	LS
MACDONALD, Victor F.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
		Confederation Life Insurance Company	L
MACDONALD, Virginia	Charlottetown	Staples Quality Travel	(Restricted) Travel
MACDOUGALL, Allan V.	St. Louis	Mutual of Omaha Insurance Company (Terminated)	LS
		The National Life Assurance Company of Canada	LS
MACINNIS, Donald	Charlottetown	Mutual of Omaha Insurance Company (Terminated)	LS
MACINTYRE, Donald A.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
MACINTYRE, Joseph A.	Summerside	The Imperial Life Assurance Company of Canada	LS
MACKAY, Audra	Murray River	Glen MacKinnon & Son Ltd.	FAS
MACKINNON, Cyril G.	Murray River	Westbury Canadian Life Insurance Company	L
		Glen MacKinnon & Son Ltd.	FAS
MACKINNON, Dianne	Murray River	Glen MacKinnon & Son Ltd.	FAS
MACKINNON, Giselle	Miscouche R.R. #1	R. E. Ellis & Son Limited	FAS
MACKINNON, John D.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MACLAUCHLAN, Harvey	Winsloe R.R. #2	Blue Cross Life Insurance Company of Canada	L
		Pierce National Life Insurance Company	L
		Pennsylvania Life Insurance Company	S
MACLEAN, Andrew	Charlottetown	Seaboard Life Insurance Company	L
MACLEAN, Kimberley	East Royalty	Sullivan Insurance Inc.	FAS
MACLEAN, Lisa D.	Charlottetown	Mutual of Omaha Insurance Company	LS
MACLEOD, Allan	Charlottetown	Hyndman and Company, Limited	FA
MACLEOD, Donald L.	Kensington	Sun Life Assurance Company of Canada	LS
MACLURE, Errol	Montague	Hyndman and Company, Limited	FA
MACMURDO, Wallace E.	Kensington	The Canada Life Assurance Company	LS
MACNEILL, J. George	Summerside	The Imperial Life Assurance Company of Canada	LS
MACNEILL, Wayne E.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MACPHAIL, William	Cornwall	The National Life Assurance Company of Canada	LS
		Mutual of Omaha Insurance Company (Terminated)	LS
MACPHEE, Garth	Cornwall	Hyndman and Company, Limited	LFAS
MACRAE, Gary F.	Charlottetown	Sun Life Assurance Company of Canada	LS
MACRAE, Trevor D.	Clyde River	The Canada Life Assurance Company	LS
MACWILLIAMS, Paul D.	Summerside	The Imperial Life Assurance Company of Canada	LS
MCALEER, J. Wilfred	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
		The Mutual Life Assurance Company of Canada	LS

MCCLOSKEY, James J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
MCCLOSKEY, James W.	Souris West	The Mutual Life Assurance Company of Canada (Terminated)	LS
MCFEELY, Brian C.	St. Eleanors	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
MCGUIRE, William P.	Charlottetown	Sun Alliance & London Assurance Company Limited	L
		H. L. Sear Insurance Ltd.	FA
MCINNIS, Danny	Parkdale	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCINNIS, David A.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCINNIS, Wilbert C.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCKENNA, David W.	Summerside R.R. #3	Sun Life Assurance Company of Canada	LS
MCLELLAN, Jeff A.	Summerside	The Imperial Life Assurance Company of Canada	LS
MCMURRER, Leonard J.	Bunbury	Colonia Life Insurance Company	LS
MCNAB, Frank	Sherwood	Hyndman and Company, Limited	FA
MCQUAID, M. Catherine	Mount Stewart R.R. #1	Co-operators General Insurance Company	FAS
MCQUILLAN, Eileen	Charlottetown	Sullivan Insurance Inc.	FA
MAGILL, Elizabeth A.	St. Eleanors	Colonia Life Insurance Company	LS
MAHONEY, Thomas	Summerside	Colonia Life Insurance Company	L
MARTIN, Albert	Kensington R.R. #6	Combined Insurance Company of America	S
MATHESON, Mabel M.	Charlottetown	The Sovereign Life Insurance Company	L
MAYNE, James H.	Kensington R.R. #6	The Mutual Life Assurance Company of Canada	LS
MEPHAM, Ellen J. Rioux	Charlottetown	Colonia Life Insurance Company (Terminated)	LS
MERRIAM, Gregory P.	Summerside R.R. #3	The Standard Life Assurance Company (Terminated)	LS
MILL, Nancy E.	Borden R.R. #1	R. E. Ellis & Son Limited	FAS
MILLER, Harold	Tyne Valley	Hyndman and Company, Limited	FAS
MILLER, James H.	Charlottetown	H. L. Sear Insurance Ltd.	FA
MINARD, Chris	Summerside	Combined Insurance Company of America (Terminated)	S
MISSAGHIAN, Manouchehr	Cornwall	The Standard Life Assurance Company	LS
MOORE, Randy B.	Summerside	The Imperial Life Assurance Company of Canada	LS
MORRIS, Lois P.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MORRIS, Patrick C.	West Royalty	The Standard Life Assurance Company	L
MORRISON, Edward R.	Charlottetown	Sun Life Assurance Company of Canada (Terminated)	LS
MOSSEY, M. J. Marie	Souris	Mutual of Omaha Insurance Company	LS
MUNN, Barry W.	Charlottetown	The Great-West Life Assurance Company	LS
MUNRO, Wain A.R.	East Royalty	The Canada Life Assurance Company (Terminated)	LS
MURPHY, Brian J.	York	The Mutual Life Assurance Company of Canada	LS
MURPHY, Carla	Winsloe R.R. #1	Staples Quality Travel	(Restricted) Travel
MURRAY, Gerald W.	Borden R.R. #1	The Mutual Life Assurance Company of Canada	LS
MYERS, Vince	Cornwall	National Life Assurance Company of Canada	LS
		Mutual of Omaha Insurance Company (Terminated)	LS
NEARY, Patrick T.	Charlottetown	The Prudential Insurance Company of America	LS
		Prudential of Amercia General Insurance Company (Canada)	FA
NEEDHAM, Mark	Wilmot	The Great-West Life Assurance Company	LS
NEWSON, J. Wayne	North Wiltshire R.R. #4	Prince Edward Island Mutual Fire Insurance Company	F
NOONAN, Mary P.	Borden R.R. #1	R. E. Ellis & Son Limited	FAS
O'BRIEN, Alden R.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
O'CONNOR, David M.	Cornwall	Norwich Union Life Insurance Society	LS
OSTRIDGE, David M.	Mount Stewart R.R. #3	The Canada Life Assurance Company	LS
PAQUET, John J.	Charlottetown	The Prudential Insurance Company of America	LS
		Prudential of America General Insurance Company (Canada)	FA
PAULEY, Sherry	Charlottetown	The Mutual Life Assurance Company of Canada (Terminated)	LS
PAYNTER, Brenda	Borden R.R. #1	R. E. Ellis & Son Limited	FAS
PENDERGAST, Reginald T.	St. Louis	The Standard Life Assurance Company (Terminated)	LS
PERRY, Paul	Summerside	Sun Alliance Insurance Company	S
		Economical Mutual Insurance Company	FA
PETERS, Lorraine P.	Summerside	Colonia Life Insurance Company	LS
PICARD, Gilbert E.	Summerside R.R. #3	Cooper Insurance Ltd.	LS
PIRKEY, Brian J.	Winsloe	The Standard Life Assurance Company	LS

PORTER, John A.	Charlottetown	The National Life Assurance Company of Canada	LS
		Mutual of Omaha Insurance Company (Terminated)	LS
POWER, David A.	West Royalty	The Mutual Life Assurance Company of Canada	LS
QUINN, Gordon M.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
RAYNER, Gary	Charlottetown	Island Travel	(Restricted) Travel
		INTRA Travel	(Restricted) Travel
RAYNER, Marsha	Summerside	W. D. Young Ltd.	FAS
REID, Barrie C.	Vernon Bridge R.R. #3	Hyndman and Company, Limited	FAS
REID, Edna	Charlottetown R.R. #5	Charlie Cooke Insurance Agency Ltd.	FAS
		Transamerica Occidental Life Insurance Company	L
RICE, Sally A.	Souris	Sun Alliance and London Assurance Company Limited	L
		Economical Mutual Insurance Company	FAS
RICHARD, Eileen	St. Eleanors	W.D. Young Ltd.	FAS
RICHARD, Louise T.	Summerside	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
RICHARD, Roger J.	Summerside	Assumption Mutual Life Insurance Company	L
ROBERTS, Donald F.	York Point	The Mutual Life Assurance Company of Canada	LS
ROBERTSON, Mark	Charlottetown	The Maritime Life Assurance Company	L
ROCHE, Mervin J.	Belfast R.R. #3	The Great-West Life Assurance Company	LS
RODGERSON, Gordon J.	Summerside	The Imperial Life Assurance Company of Canada	LS
ROGERS, Anna	Borden R.R. #1	General Insurance Corporation of New Brunswick	FA
RONAHAN, M. Jean	Wilmot	The Imperial Life Assurance Company of Canada	LS
RUSSELL, Ronald C.	Charlottetown	The Canada Life Assurance Company (Terminated)	LS
SAINT, J. Alan	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
SAINT, Harold	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
		Transamerica Occidental Life Insurance Company	L
SCHURMAN, David L.	Summerside	CUMIS Life Insurance Company	LS
		CUMIS General Insurance Company	FA
SEAR, Tom A.	Charlottetown	H. L. Sear Insurance Ltd.	FA
SHEA, Terry	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
SIDER, Larry R.	Freetown RR 1	The Great-West Life Assurance Company	LS
SIMPSON, Bruce	Breadalbane R.R.	Prince Edward Island Mutual Fire Company	F
SMITH, Effie Anne	Charlottetown	Seaboard Life Insurance Company	L
SMITH, Gerald W.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
SMITH, Morley	Charlottetown R.R. #3	H. L. Sear Insurance Ltd.	FA
		Commercial Union Life Assurance Company of Canada	LS
SMITH, Winston E.	Pownal	The Great-West Life Assurance Company	LS
SNYDER, Bernice J.	Charlottetown	Colonia Life Insurance Company	LS
SNYDER, Lloyd A. R.	Charlottetown	Colonia Life Insurance Company	LS
SOBEY, Brian J.	Charlottetown	The Imperial Life Assurance Company of Canada (Terminated)	LS
SOMERS, Ivan Lyall	Montague	The Great-West Life Assurance Company	LS
SOMERS, Jessie	Murray River	Glen MacKinnon & Son Ltd.	FAS
SONIER, M. Curley	St. Eleanors	W. D. Young Ltd.	FAS
SOY, Mrs. Kay	Cornwall	H.L. Sear Insurance Ltd.	FA
SPRAGUE, Cathie	Charlottetown Kent	General Insurance Corporation	FA
STEVENSON, David C.	Charlottetown	Stevenson's Insurance Agency Ltd.	FA
STEVENSON, George W.	Charlottetown	Stevenson's Insurance Agency Ltd.	FAS
		Sun Alliance and London Assurance Company Limited	L
		Blue Cross Life Insurance Company of Canada	L
STEWART, Norman C.	Belle River R.R. #1	Co-operators General Insurance Company	FA
		Co-operators Life Insurance Company	LS
STRANG, Paul	O'Leary	Cooper Insurance Ltd.	LS
SWANT, Larry	Charlottetown	Mutual of Omaha Insurance Company	LS
		Combined Insurance Company of America (Terminated)	S
SULLIVAN, Guy N.	Summerside	Sullivan Insurance Inc.	FA
		Blue Cross Life Insurance Company of Canada	L
SULLIVAN, John Raymond	Mount Stewart R.R. #1	The Sovereign Life Insurance Company	L
		Sullivan Insurance Inc.	FA

SULLIVAN, Ron	Summerside	E. M. Nicholson Insurance Ltd.	FA
SUTHERLAND, Jayne	Cornwall	Hyndmam and Company Limited	FAS
THOMPSON, A. Wayne	Kensington R.R. #6	The Canada Life Assurance Company	LS
THOMSON, Mary C.	Charlottetown	Charlie Cooke Insurance Agency Ltd. (Terminated)	FA
TOMILSON, William H.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
TRAIL, Cam	Tignish	Prince Edward Island Mutual Fire Insurance Company	F
TREDENICK, Kent B.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
		Transamerrica Occidental Life Insurance Company	L
TREMERE, C. Winston G.	Charlottetown	Co-operattors Life Insurance Company	LS
		Co-operattors General Insurance Company	FA
TURNER, Ronald W.	O'Leary	Hyndmam and Company, Limited	FA
UNDERHAY, Fulton	Eglington, Souris RR	Hyndmam and Company, Limited	FAS
VESSEY, Jamie	Charlottetown	Sun Life Assurance Company of Canada (Terminated)	LS
WALSH, A. Wayne	Albany	The Standard Life Assurance Company	LS
WARMAN, Alfred H.	Cornwall	Pierce National Life Insurance Company	L
WEATHERBIE, George E.	Cornwall	The Imperial Life Assurance Company of Canada	LS
WEDGE, Kenton P.	Summerside	The Imperial Life Assurance Company of Canada	LS
WEDGE, Margaret Ann	Borden	Westbury Canadian Life Insurance Company	L
		General Insurance Corporation of New Brunswick	FAS
WEDLOCK, William	Summerside	Hyndmam and Company, Limited	LFAS
WHELAN, M.T. (Bud)	Charlottetown	Sun Life Assurance Company of Canada	LS
WHIDDEN, Philip E.	Charlottetown	Hyndmam and Company, Limited	FA
WHITE, Dianne	Montague	Hyndmam and Company, Limited	FA
WHITE, Doug	Milton	Kent General Insurance Corporation (Terminated)	FA
		Charlie Cooke Insurance Agency Ltd.	FA
		Blue Crosss Life Insurance Company of Canada (Terminated)	LS
WHITLOCK, Gordon P.	Summerside	The Canada Life Assurance Company	LS
WHITTY, Carla L.	Charlottetown R.R. #3	The Mutual Life Assurance Company of Canada	LS
WIGMORE, Cecil S.	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
WIGMORE, Esther P.	Kensington	The Wawanesa Mutual Life Assurance Company	L
		Don L. Clark Inc.	FA
WOOD, James	Southport	Colonia Life Insurance Company	LS
YOUNG, N. Richard	Charlottetown	The Great-West Life Assurance Company	LS
YOUNKER, Robert E.	Charlottetown	The Canada Life Assurance Company	LS

LIST OF INSURANCE ADJUSTERS
PROVINCE OF PRINCE EDWARD ISLAND

LICENSED TO MAY 31, 1992

AS OF DECEMBER 31, 1991

NAME	CLASS	COMPANY
ARSENAULT, Janeen M. A.	Full	The Co-operators General Insurance Company
BLACKADAR, C. Vaughn	Full	G. A. Crosby Ltd.
CONEEN, Michael A.	Probationary	B. E. MacKay Adjusters Ltd.
CORCORAN, Geraldine M.	Full	The Co-operators General Insurance Company
CRAWFORD, Kenneth Donald	Full	The Co-operators General Insurance Company
CROSBY, Gary A.	Full	G. A. Crosby Ltd.
DELONG, Thomas E.	Full	B. E. MacKay Adjusters Ltd.
DRISCOLL, George R.	Probationary	Dominion of Canada Group
DRISCOLL, Wade F.	Full	B. E. MacKay Adjusters Ltd.
DUFFY, David F.	Probationary	Morden & Helwig Limited
ELLIS, Gary Alexander	Full	Finnamore & Partners Ltd.
FORSYTHE, Harold E.	Full	Royal Insurance
FRADSHAM, Clarence	Full	Underwriters Adjustment Bureau Ltd.
HAMMILL, Peter J.	Probationary	B. E. MacKay Insurance Adjusters Ltd.
KENNEDY, Wilma J.	Probationary	Sun Alliance Insurance Company
LeBLANC, Steve C.	Full	Crawford & Company Insurance Adjusters Limited
LECKY, George P.	Full	The Co-operators General Insurance Company
LYNDS, Michael K.	Full	Finnamore & Partners Ltd.
MacDONALD, Violet L. G.	Full	Canadian General Insurance Company
MacDOUGALL, Gordon A.	Full	B. E. MacKay Adjusters Ltd.
MacDOUGALL, Gregory J.	Probationary	B. E. MacKay Adjusters Ltd.
McCARRON, James Ian	Full	Sun Alliance Insurance Company
ROBINSON, Margaret D.	Full	G. A. Crosby Ltd.
ROSS, John B.	Full	Atlantic Adjusting and Appraisal Ltd.
SIMPSON, Stewart F.	Full	The Co-operators General Insurance Company
SONIER, Lorena May	Full	B. E. MacKay Adjusters Ltd.
SPRAGUE, Arnold B.	Probationary	Wawanesa Mutual Insurance Company
STEADMAN, James P.	Full	Morden & Helwig Limited
TURNER, Michael W. H.	Full	B. E. MacKay Adjusters Ltd.
WADDELL, Wyman Ross	Full	Commercial Union Canada
WHEATLEY, John W.	Full	Wheatley Adjustment Bureau Ltd.
WILLOUGHBY, Gregory J.	Probationary	MacKay-Jollimore (PEI) Limited
WILLOUGHBY, John H.	Full	MacKay-Jollimore (PEI) Limited